

CA2 ALIN
A55
1939

ALBERTA LEGISLATURE LIBRARY



3 3398 00406 8341

~~Alberta Treasury
STATISTICS ALBERTA
LIBRARY~~

Annual Report

OF THE

Superintendent of Insurance Alberta

DEPARTMENT OF PROVINCIAL SECRETARY

1939

Published by Direction of
THE HONOURABLE E. C. MANNING
Provincial Secretary



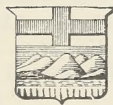
EDMONTON:
PRINTED BY A. SHNITKA, KING'S PRINTER
1940

Annual Report
OF THE
Superintendent of Insurance
Alberta

DEPARTMENT OF PROVINCIAL SECRETARY

1939

Published by Direction of
THE HONOURABLE E. C. MANNING
Provincial Secretary



EDMONTON:
PRINTED BY A. SHNITKA, KING'S PRINTER
1940

CONTENTS

	Page
Report of the Superintendent of Insurance	5-6

STATEMENT OF COMPANIES

Joint Stock:

Alberta Life and Accident Insurance Company	7
Home Assurance Company of Canada	9
Merchants and Traders Assurance Company	12
National Plate Glass Insurance Company	15
Western Empire Life Assurance Company	19

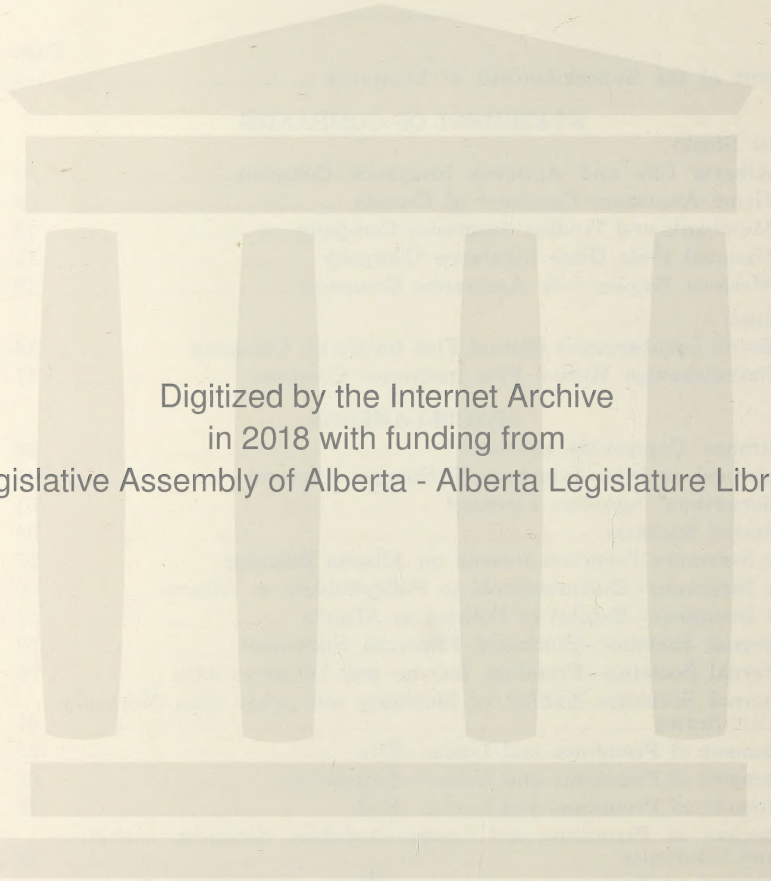
Mutual:

Retail Lumbermen's Mutual Fire Insurance Company	16
Saskatchewan Mutual Fire Insurance Company	17

MISCELLANEOUS

Insurance Companies Licensed	20
Reciprocal or Inter-Insurance Exchanges Licensed	49
Underwriters' Agencies Licensed	51
Fraternal Societies	54
Life Insurance Premium Income on Alberta Business	55
Life Insurance—Disbursements to Policyholders in Alberta	56
Life Insurance—Exhibit of Policies in Alberta	57
Fraternal Societies—Summary Financial Statement	59
Fraternal Societies—Premium Income and Disbursements	60
Fraternal Societies—Exhibit of Mortuary and other than Mortuary Certificates	61
Statement of Premiums and Losses—Fire	62
Statement of Premiums and Losses—Automobile	68
Statement of Premiums and Losses—Hail	72
Statement of Premiums and Losses—Accident, Sickness, Liability, and Guarantee	73
Statement of Premiums and Losses—Theft, Plate Glass, Personal Property, and Miscellaneous	75

STATISTICS ALBERTA
LIBRARY



Digitized by the Internet Archive
in 2018 with funding from
Legislative Assembly of Alberta - Alberta Legislature Library

GOVERNMENT OF THE PROVINCE OF ALBERTA
DEPARTMENT OF PROVINCIAL SECRETARY
Office of the Superintendent of Insurance

Edmonton, June 20, 1940.

TO THE HONOURABLE E. C. MANNING,
Provincial Secretary of Alberta,
Edmonton, Alberta.

DEAR SIR:

I have the honour to submit herewith the Twenty-seventh Annual Report of the Superintendent of Insurance as required by Section 20 of The Alberta Insurance Act. The figures submitted are taken directly from the Annual Statements filed by the companies.

During the year 1939 the following companies were added to the list of those licensed to write insurance in the Province of Alberta:

Polish Society for Brotherly Aid,
The South British Insurance Company Limited,
The Eagle Fire Company of New York,
Automobile Insurance Company of Hartford, Connecticut,
Manufacturers Mutual Fire Insurance Company,
Pool Insurance Limited,
Arex Indemnity Company,
Milwaukee Mechanics' Insurance Company,
Commercial Casualty Insurance Company.

In the same period the following companies were dropped from the list of those licensed to write insurance in the Province:

<i>Name of Company</i>	<i>Date</i>
Hardware Mutual Insurance Company of Minnesota	September 30, 1939
The Wapiti Insurance Company	November 9, 1939
National Liverpool Insurance Company	December 31, 1939

During the preceding year the Columbia Insurance Company of New Jersey changed its name to Columbia Insurance Company of New York, and the Halifax Fire Insurance Company changed its name to Halifax Insurance Company.

There were 16 Provincial and Foreign companies licensed under the provisions of The Alberta Insurance Act as at December 31, 1939. These are classified as follows:

Life Insurance only	1
Fire and Other Classes	2
Accident and Sickness	1
Plate Glass only	1
Mutual Fire and Other Classes	2
Fire Insurance only	1
Fraternal Societies	2
Mutual Benefit Societies	4
Reciprocal or Inter-Insurance Exchanges	1
Non-Marine Underwriters, Members of Lloyd's of London, England	1

Total	16
-------------	----

There were 277 Dominion licensees authorized to write insurance in the Province as at December 31, 1939. They are as follows:

Life, Accident, Sickness and Other Classes	1
Accident, Sickness and Other Classes	11
Fire, Life and Other Classes	2
Life Insurance only	22
Life, Accident and Sickness	4
Fire Insurance only	1
Fire and Other Classes	175
Automobile only	4
Hail only	1
Live Stock only	1
Sickness and Accident	2
Mutual Fire and Other Classes	11
Fraternal Societies	12
Mutual Benefit Societies	1
Underwriters' Agencies	11
Automobile and Other Classes	2
Reciprocal or Inter-Insurance Exchanges	9
Accident and Other Classes	3
Miscellaneous	4
Total	277

The following Insurance Adjusters were licensed in 1939:

EDMONTON:

Day & Milroy—George S. Day, William Milroy, J. H. Budd.

Lilly Adjustment Agency—A. R. Lilly, J. H. Millar, Chas. E. Learmonth.

Brewster, Cross & Taylor—Jas. Taylor, Edward Clarke, Robt. H. Watson, H. C. Runte, R. Noel Saunders.

Harry G. Curlett.

CALGARY:

Cowan, Crosland & Co.—A. B. Cowan, C. G. Crosland, N. R. Peacock, A. H. Newbery.

Brewster, Cross & Morkill—H. S. Morkill, Wm. D. Robertson, C. F. Kelly, A. McPhail.

Lilly Adjustment Agency—L. D. Lilly, R. E. Lucy; S. J. Bodard and J. J. Filmer, of Lethbridge.

Murray H. Brown.

REGINA, Sask.:

North West Adjustment & Inspection Co., Ltd.—Hail Certificates only—L. B. Martin, Calgary; Wm. Murdoch, Clive; Dick Ontkes, Crossfield; J. H. Molstad, Edmonton; G. P. Puffer, Bashaw; E. B. Shantz, Lethbridge.

There were 2,824 Certificates of Authority issued to Agents during the license year from February 15, 1939, to February 15, 1940. The following shows the locations of these agents, and the classes of business which they were authorized to write:

	Life	Fire & Other Classes	Casualty	Hail	Employees
Edmonton	231	83	66	13	46
Calgary	233	100	97	17	33
Lethbridge	56	16	15	18	2
Medicine Hat	21	10	7	2	.....
Red Deer	12	9	3	1	2
Wetaskiwin	6	7	.....	4	.....
Drumheller	12	10	1	1	.....
Miscellaneous	334	902	45	334	4
Non-Resident	8	54	8	1	.....
	913	1,191	242	391	87

The tables appended show the premiums and losses of the various classes of Insurance, together with other detailed information.

All of which is respectfully submitted.

E. TROWBRIDGE,
Superintendent of Insurance.

Incorporated, May, 1907. Commenced Business, October, 1911.

Consolidated Paper Corporation, 25 shares, N.P.V.	\$ 200.00	\$ 15.00
Drumheller Consolidated Collieries, Limited, 30 shares, N.P.V.		
United Dairies, Limited, 20 shares, N.P.V.		

Medicine Hat Greenhouses, Limited, 200 shares,
N.P.V.

	\$ 200.00	\$ 15.00
Cash on hand and in banks		552.86
Interest accrued		681.17
Premiums due from reinsuring companies: Written on or after October 1, 1939		298.55
Office furniture and fixtures		535.00
Gross Assets		\$48,082.58
Deduct assets not admitted:		
Furniture and fixtures	\$ 535.00	
Deficiency of market under book value of stocks	14,706.70	
		15,241.70
Total Admitted Assets		\$32,840.88

LIABILITIES

Total provision for unpaid claims	\$ 2,277.14
Total net reserve (carried out at 100%)	3,715.30
Expenses due and accrued	513.97
Taxes due and accrued	272.99
Endowment reserve	1,503.73
Total liabilities excluding Capital Stock	\$ 8,283.13
Capital Stock paid in cash	\$31,212.50
Deficit in Profit and Loss Account	6,654.75
Excess of assets over liabilities (Surplus for protection of policyholders)	\$24,557.75
Total Liabilities	\$32,840.88

PROFIT AND LOSS ACCOUNT

Net premiums written	\$19,286.75
Reserve of unearned premiums:	
At beginning of year	\$ 2,822.15
At end of year	3,715.30
Increase	\$ 983.15
Net premiums earned	\$18,393.60
Net losses and claims incurred	\$ 3,558.27
Commissions	9,206.81
Taxes (excluding taxes on real estate)	528.54
Salaries, fees and travelling expenses	4,692.35
All other expenses	1,325.17
Total claims and expenses	\$19,311.14
Underwriting loss	\$ 917.54
Other revenue:	
Interest earned—Cash and accruals	\$ 1,319.05
Decrease in deficiency of market under book value of securities	3,522.73
Adjustment Endowment Reserve	276.12
	\$ 5,117.90
Net profit for the year	\$ 4,200.36

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$20,357.39
Net profit for the year	4,200.36
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	\$24,557.75

HOME ASSURANCE COMPANY OF CANADA

HEAD OFFICE: 400 LANCASTER BUILDING, CALGARY, ALBERTA

Incorporated, April, 1918. Commenced Business in Alberta, July 1st, 1923.

Licensed in Alberta, British Columbia, Saskatchewan and Manitoba.

Officers:

H. E. Wingfield, President	Calgary, Alberta
A. Corrie, Vice-President	Michel, B.C.
Geo. A. Wilson, General Manager and Treasurer.....	Calgary, Alberta
A. E. Bishop, Secretary	Calgary, Alberta

Directors:

H. E. Wingfield, A. Corrie, G. Fisher, E. E. Murray, J. G. Norstrant, G. A. Wilson, Dr. W. D. Dixon, E. Roberts, J. Harries.

Auditors: McCannel Bros. & Co., Chartered Accountants, Calgary, Alberta.

Amount of Capital Stock authorized\$500,000.00

Number of Shares, 5,000. Par Value \$100.00.

	Amount subscribed for	Amount paid in cash
Capital Stock at beginning of year	\$500,000.00	\$ 60,632.00
Capital Stock at end of year	\$500,000.00	\$ 60,632.00
Total amount paid as Premium on Capital Stock, Dec. 31, 1939.....		\$ 38,471.60

FINANCIAL STATEMENT (December 31st, 1939)

ASSETS

(As filed by the Company—not examined)

Value of Bonds and Debentures:

Held solely for the protection of policyholders. Reciprocal deposit with the Government of the Province of Alberta:

	Par Value	Market Value	Book Value
Province of Alberta Debentures, 1943, 5%	\$ 17,000.00	\$ 11,560.00	\$ 16,803.08
Province of Alberta Debentures, 1957, 4%	500.00	330.00	412.50
Province of Alberta Debentures, 1958, 4½ %	3,000.00	2,010.00	2,910.00
Province of Alberta Debentures, 1960, 4½ %	27,000.00	18,090.00	24,777.50
Province of Alberta Debentures, 1967, 4½ %	3,000.00	2,010.00	2,918.23
Province of British Columbia Debentures, 1953, 4½ %	17,000.00	17,510.00	16,957.50
Province of British Columbia Debentures, 1969, 4½ %	8,000.00	8,240.00	7,680.00
Province of Saskatchewan Debentures, 1945, 4½ %	5,000.00	4,050.00	4,947.50
Province of Saskatchewan Debentures, 1957, 4%	6,000.00	4,320.00	4,950.00
Province of Saskatchewan Debentures, 1960, 4%	8,500.00	6,120.00	7,480.00
City of Calgary Debentures, 1962, 4½ %	4,866.66	4,379.99	4,634.72
Province of Alberta Savings Certificates, Demand, 4½ %	3,000.00	3,000.00	3,000.00
	\$102,866.66	\$ 81,619.99	\$ 97,471.03

Held by the Company at Head Office:

New Westminster Harbor Commissioners—Gold Debentures, 1948, 4¾ %	2,000.00	2,260.00	1,950.00
Province of Alberta Debentures, 1943, 5%	2,000.00	1,360.00	2,040.00
Province of Alberta Debentures, 1956, 4½ %	2,000.00	1,340.00	2,340.00
Province of Alberta Debentures, 1958, 4½ %	12,000.00	8,040.00	11,647.12
Province of British Columbia Debentures, 1956, 4½ %	5,000.00	5,150.00	4,787.50

Province of Saskatchewan Debentures, 1942, 5%	9,000.00	7,920.00	7,650.00
Province of Saskatchewan Debentures, 1955, 4½%	3,000.00	2,310.00	2,857.50
Province of Saskatchewan Debentures, 1960, 4½%	12,000.00	9,240.00	11,555.00
City of Calgary Debentures, 1962, 4½%	11,000.00	9,900.00	9,872.50
City of Edmonton Debentures, 1967, 5%	4,000.00	3,440.00	3,590.00
Sheep Creek School District Debentures, 1943, 5½%	650.92	650.92	650.92
	<u>\$165,517.58</u>	<u>\$133,230.91</u>	<u>\$156,411.57</u>
Mortgage loans on real estate (First liens)			9,383.08
Cash on hand and in banks:			
On hand at head office		\$ 5,732.45	
In chartered banks of Canada in Canada		60,584.87	
		<u>66,317.32</u>	
Interest accrued			1,524.12
Agents' balances and premiums uncollected:			
Written prior to October 1, 1939		\$ 5,629.94	
Written on or after October 1, 1939		24,442.32	
		<u>30,072.26</u>	
Furniture and fixtures			886.71
All other assets			358.00
			<u>\$264,953.06</u>
Gross Assets			
Deduct assets not admitted:			
Agents' balances on premiums written prior to October 1, 1939		\$5,629.94	
Furniture and fixtures		886.71	
Prepaid license		355.00	
		<u>6,871.65</u>	
Total Admitted Assets			<u>\$258,081.41</u>
LIABILITIES			
Total provision for unpaid claims:			
Automobile		\$ 8,543.10	
Health and Accident		4,303.45	
		<u>\$ 12,846.55</u>	
Total net reserve (carried out at approximately 80%):			
	Net Premiums	Reserve	
Fire	\$ 11,542.20	\$ 2,446.79	
Automobile	88,215.61	35,288.28	
Accident and Sickness	47,777.68	19,111.09	
Plate Glass	307.32	287.49	
	<u>\$147,842.81</u>	<u>\$ 57,133.65</u>	<u>\$ 57,133.65</u>
Cash dividends to shareholders:			
Due and unpaid		\$ 928.00	
Declared, but not yet due		4,842.00	
		<u>5,770.00</u>	
Taxes due and accrued:			
Provincial Premium Tax		\$ 4,121.45	
Special War Revenue Act		724.59	
Income War Tax Act, 1917		299.05	
		<u>5,145.09</u>	
Return premiums and balances due agents			853.59
Reserve for unreported claims			4,000.00
Special Reserve (Part "L" Accident and Sickness Policies)			7,000.00
Balance due C. T. Bowring (Held in Reserve)			13,558.33
Sundry accounts payable			94.36
			<u>\$106,401.57</u>
Total liabilities excluding Capital Stock			
Capital Stock paid in cash		\$60,632.00	
Surplus in Profit and Loss Account		91,047.84	
		<u>151,679.84</u>	
Total Liabilities			<u>\$258,081.41</u>

PROFIT AND LOSS ACCOUNT

	Gross Premiums Written	Return Premiums	Reinsurance Ceded	Net Premiums Written
Net Premiums written:				
Fire	\$ 34,553.30	\$ 6,600.60	\$ 21,499.44	\$ 6,453.26
Automobile	115,374.19	16,544.18		98,830.01
Health and Accident	113,821.86	1,368.17		112,453.69
Plate Glass	307.32			307.32
	<u>\$264,056.67</u>	<u>\$ 24,512.95</u>	<u>\$ 21,499.44</u>	<u>\$218,044.28</u>
Reserve of unearned premiums:				
At beginning of year			\$46,133.65	
At end of year			57,133.65	
Increase				\$ 11,000.00
Net premiums earned				<u>\$207,044.28</u>
Net losses and claims incurred				\$ 84,047.38
Net adjustment expenses				6,951.90
Commissions				59,074.59
Taxes (excluding taxes on real estate)				8,579.35
Salaries, fees and travelling expenses				18,735.63
All other expenses				24,233.43
Total claims and expenses				<u>\$201,622.28</u>
Underwriting profit				\$ 5,422.00
Other revenue:				
Interest earned—Cash and accruals			\$ 6,580.49	
Premium on Interest earned			48.59	
				<u>\$ 6,629.08</u>
Other expenditure:				
Bad debts written off				578.67
Net profit for the year				<u><u>\$ 11,472.41</u></u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$149,103.37
Net profit for the year	11,472.41
	<u>\$160,575.78</u>
Dividends declared to shareholders	4,842.00
	<u>\$155,733.78</u>
Increase in unadmitted ledger assets	4,053.94
	<u>\$151,679.84</u>

EXHIBIT OF PREMIUMS

FIRE:	Alberta	Elsewhere	Total
Gross in force at end of 1938	\$ 9,899.80	\$ 27,470.26	\$ 37,370.06
Taken in 1939 (new and renewed)	7,865.65	20,091.25	27,956.90
Ceased in 1939 (including renewed)	6,628.94	8,514.23	15,143.17
Gross in force at end of 1939	11,136.51	39,047.28	50,183.79
Reinsurance	8,575.13	30,066.46	38,641.59
Net in force at end of 1939	2,561.38	8,980.82	11,542.20
AUTOMOBILE:			
Gross in force at end of 1938	5,068.06	62,074.75	67,142.81
Taken in 1939 (new and renewed)	15,705.22	83,124.79	98,830.01
Ceased in 1939 (including renewed)	9,334.81	68,422.40	77,757.21
Gross in force at end of 1939	11,438.47	76,777.14	88,215.61
Net in force at end of 1939	11,438.47	76,777.14	88,215.61

HEALTH AND ACCIDENT:

	Alberta	Elsewhere	Total
Gross in force at end of 1938	12,492.76	29,193.10	41,685.86
Taken in 1939 (new and renewed)	48,694.43	63,759.26	112,453.69
Ceased in 1939 (including renewed)	47,834.86	58,527.01	106,361.87
Gross in force at end of 1939	13,352.33	34,425.35	47,777.68
Net in force at end of 1939	13,352.33	34,425.35	47,777.68

PLATE GLASS:

Gross in force at end of 1938	12.93	189.27	202.20
Taken in 1939 (new and renewed)	45.67	261.65	307.32
Ceased in 1939 (including renewed)	12.93	189.27	202.20
Gross in force at end of 1939	45.67	261.65	307.32
Net in force at end of 1939	45.67	261.65	307.32

MERCHANTS AND TRADERS ASSURANCE COMPANY

HEAD OFFICE: MICHAEL BUILDING, CALGARY, ALBERTA

Incorporated and Commenced Business in Alberta, April, 1917.

Officers:

C. H. Dunham, President	Calgary, Alberta
J.O. Miller, Vice-President	Calgary, Alberta
Miss G. M. Taylor, Secretary	Calgary, Alberta

Directors:

C. H. Dunham, J. O. Miller, H. M. Martin, Arthur Young, L. C. Jackson,
Frank Watt, Charles Anderson, J. A. Bell, E. P. Johnson.

Auditors: Eric Richardson and Graves, Chartered Accountants, Calgary, Alberta.

Amount of Capital Stock authorized.....\$500,000.00

Number of Shares, 10,000. Par Value \$50.00.

	Amount subscribed for	Amount paid in cash
Capital Stock at beginning of year	\$200,200.00	\$ 25,000.00
Capital Stock at end of year	\$200,200.00	\$ 25,000.00

FINANCIAL STATEMENT

(As filed by the Company—not examined)

ASSETS

Value of Bonds and Debentures:

Held solely for the protection of policyholders, on deposit with the Government of
the Province of Alberta:

	Par Value	Market Value	Book Value
Province of Alberta, 1957, 4%	\$ 1,000.00	\$ 660.00	\$ 555.00
City of Calgary Debentures, 1962, 4½%	4,919.96	4,427.96	4,227.30
Wainwright S.D. No. 31 Debentures, 1944, 6½%	2,727.24	.....	2,487.24
Cardston S.D. No. 457 Debentures, 1940, 6%	166.66	164.99	155.82
Cardston S.D. No. 457 Debentures, 1941, 6%	166.66	164.99	155.82
Cardston S.D. No. 457 Debentures, 1942, 6%	166.66	164.99	155.82
Cardston S.D. No. 457 Debentures, 1943, 6%	1,166.66	1,154.99	1,090.82
Cardston S.D. No. 457 Debentures, 1944, 6%	166.66	164.99	155.82
Cardston S.D. No. 457 Debentures, 1945, 6%	166.66	164.99	155.82
	\$10,647.16	\$ 7,067.90	\$ 9,139.46
Agreements for sale of real estate			295.15
Mortgage loans on real estate:			
First liens			16,264.62

Book value of stocks owned:

State Finance Corporation, Limited (5% Preferred):	
480 shares, \$25.00 par	\$12,000.00
Occidental Finance Corporation, Limited, (8% Preferred):	
56 shares, \$25.00 par	1,400.00
Canadian Fire Insurance Company, 10 shares, \$50.00 par	772.50
Montreal Light, Heat & Power Consolidated, 30 shares, N.P.V.	1,000.63
British Columbia Power Corporation, Limited, 155 shares, N.P.V.	4,619.83
Canada Northern Power Corporation, 65 shares, N.P.V.	1,297.50
Associated Breweries, Limited, 345 shares, N.P.V.	4,670.25
Canada Bud Breweries, Limited, 50 shares, N.P.V.	459.01
	<u>\$26,219.72</u>
Cash on hand and in banks	1,796.47
Agents' balances and premiums uncollected:	
Written on or after October 1, 1939	5,798.57
Bills receivable (Shareholders Demand Notes)	14,800.00
All other assets:	
Accounts receivable	\$ 7,990.15
Prepaid taxes	55.91
	<u>8,046.06</u>
Gross Assets	<u>\$ 82,360.05</u>
Deduct assets not admitted:	
Bills receivable (Shareholders Demand Notes)	14,800.00
Total Admitted Assets	<u><u>\$67,560.05</u></u>

LIABILITIES

Total provision for unpaid claims			\$ 1,199.50
Reserve of unearned premiums (carried out at 100%):			
	Net Premiums in Force	Reserve of Unearned Premiums	
Class of Insurance			
Liability	\$ 90.50	\$ 45.25	
Guarantee	2,088.05	1,044.03	
Inland Transportation	238.69	114.35	
Plate Glass	1,384.60	687.15	
	<u>\$3,801.84</u>	<u>\$1,890.78</u>	\$ 1,890.78
Taxes due and accrued			719.86
Reinsurance premiums			4,370.49
Total liabilities excluding Capital Stock			<u>\$ 8,180.63</u>
Capital Stock paid in cash		\$25,000.00	
Surplus in Profit and Loss Account		34,379.42	
			<u>\$59,379.42</u>
Total Liabilities			<u><u>\$67,560.05</u></u>

PROFIT AND LOSS ACCOUNT

	Gross Premiums Written	Return Premiums	Reinsurance Ceded	Net Premiums Written
Net premiums written:				
Fire	\$12,284.23	\$ 977.79	\$10,358.08*	\$ 948.36
Automobile	11,056.81	2,442.79	8,432.58*	181.44
Fidelity and Guarantee	2,173.47	85.42		2,088.05
Plate Glass	632.19	54.11		578.08
Liability	90.50			90.50
Transit	246.19	7.50		238.69
	<u>\$26,483.39</u>	<u>\$ 3,567.61</u>	<u>\$18,790.66</u>	<u>\$ 4,125.12</u>

*Represents net commission on re-insurance.

Reserve of unearned premiums:	
At beginning of year	\$ 1,470.19
At end of year	1,890.78
Increase	\$ 420.59
Net premiums earned	\$ 3,704.53
Net losses and claims incurred	\$ 274.42
Commissions	999.07
Taxes (excluding taxes on real estate)	242.65
Salaries, fees and travelling expenses	2,624.58
Increase reserve for unadjusted losses	591.83
All other expenses	252.79
Total claims and expenses	\$ 4,985.34
Underwriting loss	\$ 1,280.81
Other revenue:	
Interest earned—Cash and accruals	\$ 1,719.33
Dividends earned	1,076.75
Profit on sale of securities and real estate	261.85
Contingent Commissions	601.90
	\$ 3,659.83
Net profit for the year	\$ 2,379.02

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$56,777.48
Refund 1936 Income Tax	\$ 222.92
Net profit for the year	2,379.02
	2,601.94
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	\$59,379.42

EXHIBIT OF PREMIUMS

FIRE:

Gross in Force at end of 1938	\$18,564.52
Taken in 1939 (new and renewed)	12,284.23
Ceased in 1939 (including renewed)	9,967.86
Gross in Force at end of 1939	20,880.89
Reinsurance	20,880.89
Net in force at end of 1939	

AUTOMOBILE:

Gross in Force at end of 1938	5,782.79
Taken in 1939 (new and renewed)	11,056.81
Ceased in 1939 (including renewed)	8,225.58
Gross in Force at end of 1939	8,614.02
Reinsurance	8,614.02
Net in force at end of 1939	

FIDELITY AND GUARANTEE:

Gross in Force at end of 1938	1,272.62
Taken in 1939 (new and renewed)	2,088.05
Ceased in 1939 (including renewed)	1,272.62
Gross in Force at end of 1939	2,088.05
Net in force at end of 1939	2,088.05

PLATE GLASS:

Gross in Force at end of 1938	1,186.74
Taken in 1939 (new and renewed)	578.08
Ceased in 1939 (including renewed)	380.22
Gross in Force at end of 1939	1,384.60
Net in force at end of 1939	1,384.60

TRANSIT:

Gross in Force at end of 1938	26.00
Taken in 1939 (new and renewed)	238.69
Ceased in 1939 (including renewed)	26.00
Gross in Force at end of 1939	238.69
Net in force at end of 1939	238.69

LIABILITY:

Gross in Force at end of 1938	
Taken in 1939 (new and renewed)	90.50
Gross in Force at end of 1939	90.50
Net in force at end of 1939	90.50

NATIONAL PLATE GLASS INSURANCE COMPANY, LIMITED

HEAD OFFICE: MCARTHUR BUILDING, WINNIPEG, MANITOBA

Commenced Business, April 16, 1906.

Commenced Business in Alberta, October, 1913.

Licensed in Alberta to transact Plate Glass Insurance.

Officers:

President and General Manager	William Edgar Lough
Vice-President	Liley Paterson
Secretary-Treasurer	R. D. Paterson

Directors:

W. E. Lough, Winnipeg, Manitoba; J. D. Paterson, Winnipeg, Manitoba; Liley Paterson, Winnipeg, Manitoba; R. D. Paterson, Winnipeg, Manitoba; Barbara Tarr, Ottawa, Ontario.

Amount deposited with the Government of Alberta	\$3,000.00
Authorized Capital Stock	\$30,000.00
Amount Paid Up	15,000.00

FINANCIAL STATEMENT (December 31st, 1939)

ASSETS

(As filed by the Company—not examined)

Agreement for sale of real estate	\$ 1,785.00
Mortgage loans on real estate:	
First liens	\$ 4,100.00
Other than first liens	7,766.50
	11,866.50
Book value of bonds, debentures and debenture stocks owned	10,905.25
Cash on hand and in banks	65.81
Interest due and accrued	534.37
Agents' balances and premiums uncollected	141.60
Total Assets	\$25,298.53

LIABILITIES

Total net reserve	\$ 3,282.35
Dividends to shareholders declared, but not yet due	262.50
Taxes due and accrued	219.78
Reserve for loss on investments	2,071.17
Accounts payable	138.09
Total Liabilities excluding Capital Stock	\$ 5,973.89
Capital Stock paid in cash	\$15,000.00
Surplus in Profit and Loss Account	4,324.64
	19,324.64
Total Liabilities	\$25,298.53

PROFIT AND LOSS ACCOUNT

	In Canada.	Outside Canada.	All Business.
Net premiums written	\$ 1,297.99	.....	\$ 1,297.99
Reserve of unearned premiums:			
At beginning of year	3,282.35	.....	.....
At end of year	3,282.35	.....	.....
Increase or decrease .....	.....	.....	.....
Net premiums earned	\$ 1,297.99	.....	\$ 1,297.99
Net losses and claims incurred	\$ 583.30	.....	\$ 583.30
Commissions	273.38	.....	273.38
Taxes (excluding taxes on real estate)	96.85	.....	96.85
Salaries, fees and travelling expenses	505.00	.....	505.00
All other expenses	35.49	.....	35.49
Total claims and expenses			\$ 1,494.02
Underwriting loss			\$ 196.03
Other revenue			\$ 1,546.74
Other expenditure			\$ 191.58
Net profit for the year			\$ 1,159.13

SURPLUS FOR THE PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock) at beginning of year...	\$ 4,215.51
Net profit for the year	1,159.13
	\$ 5,374.64
Dividends declared to shareholders	1,050.00
Surplus of assets over liabilities (excluding capital stock) at end of year.....	\$ 4,324.64

RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 407 SCOTT BLOCK, 272 MAIN STREET, WINNIPEG, MANITOBA

Organized, February, 1905. Commenced Business, March, 1905.

Officers:

J. B. Sinclair, President	Winnipeg, Manitoba
Charles McDiarmid, Vice-President	Winnipeg, Manitoba
W. Y. Strachan, Secretary	Winnipeg, Manitoba
H. C. McWilliams, Treasurer	Winnipeg, Manitoba

Directors:

J. B. Sinclair, C. McDiarmid, H. C. McWilliams, J. A. McDonald, H. Cameron,
W. A. McIlrath, F. E. Sine, R. Skov, W. E. Kirsch.

Auditors: Rankin, Saul & Thornton, Chartered Accountants, Winnipeg, Man.

Amount deposited with the Government of Alberta.....\$11,000.00

FINANCIAL STATEMENT

(As filed by the Company—not examined)

ASSETS

Book value of bonds, debentures and debenture stocks owned	\$112,690.40
Cash on hand and in banks	24,799.28
Assessments due December 30, 1939	566.85
Prepaid Licenses and Taxes	540.00
Unpaid Guarantee Deposits	41.85
Total Assets	\$138,638.38

LIABILITIES

Reserve for loss on investments	\$ 13,703.47
Guarantee Deposit	63,787.70
Reserve for fire losses	5,147.21
	<u>\$ 82,638.38</u>
Excess of assets over liabilities (Surplus for protection of policyholders)	56,000.00
Total Liabilities	<u>\$138,638.38</u>

PROFIT AND LOSS ACCOUNT

	In Canada.	Outside Canada.	All Business.
Net premiums written	\$ 784.90		\$ 784.90
Net premiums earned	\$ 784.90		\$ 784.90
Net losses and claims paid			\$ 1,586.05
Net adjustment expenses			58.86
Taxes (excluding taxes on real estate)			601.66
Salaries, fees and travelling expenses			336.85
Management fee			3,000.00
All other expenses			703.37
Total claims and expenses			<u>\$ 6,286.79</u>
Underwriting loss			<u>\$ 5,501.89</u>
Other revenue:			
Interest earned		\$ 80.34	
Dividends earned		5,158.77	
Premium on Foreign Exchange		117.15	
			<u>\$ 5,356.26</u>
Reserve for fire losses			5,292.84
Net profit for the year			<u>\$ 5,147.21</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities at beginning of year	\$ 56,000.00
Net profit for the year	
	<u>\$ 56,000.00</u>
Dividends declared to shareholders	
Surplus of assets over liabilities at end of year	<u>\$ 56,000.00</u>

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 310-12 MACMILLAN BUILDING, SASKATOON, SASKATCHEWAN

Incorporated, February 21st, 1908.

Commenced Business in Alberta, June 9th, 1927.

Officers:

R. J. Harper, President	Leney, Saskatchewan
William Kershaw, Vice-President	Saskatoon, Saskatchewan
H. R. Earl, General Manager	Saskatoon, Saskatchewan

Directors:

R. J. Harper, W. Kershaw, D. Maclean, J. H. Bailey, H. J. Beck, J. H. Evans,
O. C. Lawson, A. Ross, H. R. Earl.

Auditors: Stempel and Patrick, Chartered Accountants, Saskatoon, Sask.

Reciprocal deposit with the Government of Saskatchewan.....\$100,000.00

FINANCIAL STATEMENT

(As filed by the Company—not examined)

ASSETS

Book value of bonds, debentures and debenture stocks owned:		
Not in default	\$340,011.61	
In default	23,038.43	
		\$363,050.04
Cash on hand and in banks:		
On hand at Head Office	\$ 150.00	
In chartered banks of Canada in Canada	57,610.43	
In other depositories	49,871.88	
		107,632.31
Interest: Due, \$11,166.40; Accrued, \$4,490.46		15,656.86
Bills receivable—agents':		
Respecting business written prior to October 1st, 1939	\$ 4,654.22	
Respecting business written on or after October 1st, 1939	40,194.42	
		44,848.64
Amount due from reinsurance on losses already paid		16,219.30
All other assets:		
Furniture and fixtures and automobiles	\$ 9,437.42	
Cash surrender value life insurance	3,147.60	
Travelling expenses advanced	150.00	
Subrogated mortgage	744.19	
		13,479.21
Gross Assets		\$560,886.36
Deduct assets not admitted:		
Bills receivable on account of Agents' balances on premiums written prior to October 1st, 1939	\$ 4,654.22	
Deficiency of market under book value of bonds and debentures	47,995.21	
Deficiency of market under book value of stocks (Interest)	5,582.20	
Furniture and fixtures and automobiles	9,437.42	
		\$ 67,669.05
Total Admitted Assets		\$493,217.31

LIABILITIES

Total provision for unpaid claims	\$ 18,717.19
Total net reserve carried out at 80%	226,920.04
Reinsurance premiums	4,133.17
Prepaid assessments	471.20
	\$250,241.60
Excess of assets over liabilities (Surplus for protection of policyholders)	242,975.71
Total Liabilities	\$493,217.31

PROFIT AND LOSS ACCOUNT

Net premiums written		All Business. \$279,642.59
Reserve of unearned premiums (80%):		
At beginning of year	\$225,137.88	
At end of year	226,920.04	
Increase		\$ 1,782.16
Net premiums earned		\$277,860.43
Net losses and claims incurred		\$ 93,862.60
Net adjustment expenses		22,629.85
Commissions		48,386.95
Taxes (excluding taxes on real estate)		8,080.54

Salaries, fees and travelling expenses	39,236.07
All other expenses	18,045.91
Total claims and expenses	<u>\$230,241.92</u>
Underwriting profit	<u>\$ 47,618.51</u>
Other revenue:	
Interest earned	\$ 11,499.84
Bad debts recovered previously written off	1,645.38
Finance charges	207.38
Head Office fees	3.00
	<u>\$ 13,355.60</u>
Other expenditures:	
Life insurance	\$ 233.40
Extinguishers	131.06
Retirement fund	2,606.40
	<u>\$ 2,970.86</u>
Net profit for the year.....	<u><u>\$ 58,003.25</u></u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$153,930.17
Net profit for the year	58,003.25
	<u>\$211,933.42</u>
Reinsurance Reserves	\$ 11,822.58
Increase in Market Value Investment	18,023.35
Increase in Agents' Balances	1,196.36
	<u>\$ 31,042.29</u>
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	<u><u>\$242,975.71</u></u>

EXHIBIT OF PREMIUMS IN FORCE

	Alberta	Elsewhere	Total
FIRE AND WINDSTORM:			
Gross in force at end of 1938	\$181,966.85	\$197,738.53	\$379,705.38
Taken in 1939 (including new and renewed)	73,437.49	88,767.84	162,205.33
Ceased in 1939 (including renewed)	72,998.01	85,807.86	158,805.87
Gross in force at end of 1939	182,406.33	200,698.51	383,104.84
Reinsurance	18,404.46	18,406.16	36,810.62
Net in force at end of 1939	164,001.87	182,292.35	346,294.22
AUTOMOBILE:			
Gross in force at end of 1938	67,704.89	93,522.35	161,227.24
Taken in 1939 (including new and renewed)	75,913.19	146,149.04	222,062.23
Ceased in 1939 (including renewed)	72,545.36	114,106.91	186,652.27
Gross in force at end of 1939	71,072.72	125,564.48	196,637.20
Reinsurance	32,136.42	29,146.66	61,283.08
Net in force at end of 1939	38,936.30	96,417.82	135,354.12

THE WESTERN EMPIRE LIFE ASSURANCE COMPANY

HEAD OFFICE: POWER BUILDING, WINNIPEG, MANITOBA

(Returns not yet filed)

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT

AS AT DECEMBER 31, 1939

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Acadia Fire Insurance Company	E. F. Gregoire	Calgary	Fire, Use and Occupancy, Rent, Profit, Sprinkler Leakage, Explosion, Tornado, Inland Transportation, Limited Hail, Windstorm, Lightning, Riot, Impact by Aircraft or Vehicles, Smoke Damage.
Aetna Insurance Company	Jas. A. MacKinnon	Edmonton	Fire, Inland Navigation, Inland Transportation, Tornado, Hail, Sprinkler Leakage, Riot, Civil Commotion, Explosion, Windstorm, Limited Hail, Lightning, Impact by Aircraft or Vehicles, Smoke Damage.
Aetna Life Insurance Company	C. S. Bell	Calgary	Life.
Agricultural Insurance Company	J. G. Butler	Edmonton	Fire, Sprinkler Leakage, Tornado, Limited Explosion, Inland Transportation, Automobile.
Alberta Life and Accident Insurance Company, Limited	J. D. D. Spence	Calgary	Accident, Sickness.
Alliance Assurance Company, Limited	H. Milton Martin	Edmonton	Fire, Explosion, Sprinkler Leakage, Weather, Earthquake, Civil Commotion, Smoke Damage, Falling Aircraft, Property Damage, Accident, Sickness, Guarantee, Theft, Employers' Liability, Public Liability, Automobile, Plate Glass, Inland Transportation, Personal Property Damage.
Alliance Insurance Company of Philadelphia	H. V. Heal	Calgary	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Civil Commotion, Explosion, Hail, Inland Transportation, Personal Property, Sprinkler Leakage, Tornado, Falling Aircraft, Property Damage.
American Alliance Insurance Company	C. H. Dunham	Calgary	Fire, Hail, Sprinkler Leakage, Explosion, Riot, Civil Commotion, Inland Marine, Inland Transportation, Weather, Automobile, Earthquake, Personal Property, Property Damage.

American Automobile Fire Insurance Company	Geo. E. Hotson	Medicine Hat	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile).
American Automobile Insurance Company	Geo. E. Hotson	Medicine Hat	Automobile.
American Central Insurance Company	H. Milton Martin	Edmonton	Fire, Use and Occupancy, Rent, Explosion, Sprinkler Leakage, Tornado.
American Home Fire Assurance Company	T. J. Ranaghan	Calgary	Fire, Limited or Inherent Explosion, Limited Hail, Sprinkler Leakage, Tornado, Falling Aircraft, Earthquake, Civil Commotion, Property Damage.
American Insurance Company	W. M. Conacher	Calgary	Fire, Use and Occupancy, Rents, Profits, Tornado, Sprinkler Leakage, Explosion, Marine, Inland Transportation, Personal Property, Property Damage, Earthquake, Falling Aircraft, Limited Hail, Riot, Civil Commotion.
Anglo-Scottish Insurance Company, Limited, of London, Eng.	Weber Bros. Agencies, Ltd.	Edmonton	Fire, Automobile, Sprinkler Leakage, Limited Explosion.
Arex Indemnity Company	F. D. Sutcliffe	Edmonton	Workmen's Compensation, Employers' Liability, Public and Property Damage Liability including Automobile (all forms), Burglary, Forgery.
Atlas Assurance Company, Limited, of London, England	E. S. Buchan	Calgary	Personal Property, Fire, Accident, Automobile, Burglary, Explosion, Limited Hail, Inland Transportation, Plate Glass, Sprinkler Leakage, Tornado, Falling Aircraft, Earthquake, Property Damage.
Automobile Insurance Company of Hartford, Connecticut	Robt. Driscoll	Edmonton	Inland Marine, Inland Transportation.
Baloise Fire Insurance Company	Geo. D. Gould	Calgary	Fire, Civil Commotion, Limited or Inherent Explosion, Limited Hail, Sprinkler Leakage, Tornado.
Baltimore American Insurance Company of New York	A. C. Hagen	Calgary	Fire, Inland Transportation, Property Damage, Falling Aircraft, Earthquake, Tornado, Sprinkler Leakage, Limited or Inherent Explosion, Civil Commotion.
Beaver Fire Insurance Company	C. A. Hyndman	Edmonton	Fire, Sprinkler Leakage, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Property Damage, Tornado.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Bee Fire Insurance Company of Paris	John L. Brown	Edmonton	Fire, Limited or Inherent Explosion, Limited Hail, Sprinkler Leakage, Tornado, Falling Aircraft, Earthquake, Civil Commotion, Property Damage.
Bee Hail Insurance Company of Paris	John L. Brown	Edmonton	Hail.
Boiler Inspection and Insurance Company of Canada	Hornbrook, Whittemore & Allan	Calgary	Boiler and Machinery.
Boston Insurance Company	J. H. Goodwin	Calgary	Fire, Sprinkler Leakage, Tornado, Limited Explosion, Inland Transportation, Automobile.
British America Assurance Company	T. S. Magee	Edmonton	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Accident, Sickness, Guarantee, Theft, Public Liability, Automobile, Plate Glass, Employers' Liability, Workmen's Compensation, Marine, Property Damage, Aircraft.
British Canadian Insurance Company	H. A. Benjamin	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Accident, Sickness, Guarantee, Theft, Public Liability, Automobile, Plate Glass, Employers' Liability, Workmen's Compensation, Property Damage, Marine, Boiler and Machinery.
British Crown Assurance Corporation, Limited	H. D. Patterson	Calgary	Fire, Sprinkler Leakage, Tornado, Limited or Inherent Explosion, Limited Hail, Falling Aircraft, Earthquake, Civil Commotion, Property Damage.
British Empire Assurance Company	E. B. Allsopp	Edmonton	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Accident, Sickness, Guarantee, Theft, Public Liability, Automobile, Plate Glass, Employers' Liability, Workmen's Compensation, Marine, Property Damage.

British and European Insurance Company, Limited	H. M. E. Evans	Edmonton	Fire, Use and Occupancy, Rent, Explosion, Sprinkler Leakage, Tornado.
British General Insurance Company, Limited	F. H. Kenwood	Edmonton	Automobile, Fire, Use and Occupancy, Per- sonal Property, Rent, Explosion, Sprinkler Leakage, Tornado, Aircraft, Earthquake, Property Damage.
British Law Insurance Company, Limited, of London	Russell Flood & Company	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Sprinkler Leakage, Limited Explosion, Inland Marine, Inland Transportation, Personal Pro- perty, Automobile.
British Northwestern Fire Insurance Company	H. D. Patterson	Calgary	Fire, Sprinkler Leakage, Tornado, Limited or Inherent Explosion, Limited Hail, Falling Aircraft, Earthquake, Civil Commotion, Pro- perty Damage, Inland Transportation, Acci- dent, Sickness, Burglary, Employers' Liability, Public Liability, Plate Glass.
British Oak Insurance Company, Limited	G. E. H. Smith	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Limited Hail, Sprinkler Leakage, Tornado, Falling Aircraft, Earthquake, Civil Commo- tion, Property Damage.
British Traders' Insurance Company, Limited	C. F. Denbigh	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Automobile, Ocean Marine, Riot, Civil Commotion, Im- pact by Aircraft or Vehicles, Property Damage.
Caledonian-American Insurance Company of New York	T. W. Teape	Edmonton	Fire, Use and Occupancy, Rents, Profits, Charges, Sprinkler Leakage, Tornado, Earthquake, Civil Commotion, Smoke Damage, Falling Aircraft, Property Damage.
Caledonian Insurance Company of Edinburgh, Scotland	Hugh Melvin	Calgary	Fire, Use and Occupancy, Rents, Profits, Charges, Sprinkler Leakage, Tornado, Earthquake, Civil Commotion, Smoke Damage, Falling Aircraft, Property Damage, Inland Trans- portation, Automobile.
California Insurance Company of San Francisco	Roy L. Manning	Calgary	Fire, Use and Occupancy, Explosion, Sprinkler Leakage, Tornado, Rent.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Canada Accident and Fire Assurance Company	W. H. Skinner	Calgary	Accident, Automobile, Fire, Employers' Liability, Use and Occupancy, Explosion, Guarantee, Inland Transportation, Sickness, Sprinkler Leakage, Theft, Rent, Weather, Steam Boiler, Plate Glass, Liability, Personal Property, Falling Aircraft, Property Damage, Riot, Civil Commotion, Earthquake, Machinery.
Canada Life Assurance Company	John W. Winn	Edmonton	Life.
Canada Security Assurance Company	Ronald F. Swaine	Calgary	Fire, Use and Occupancy, Rents, Profits, Charges, Earthquake, Civil Commotion, Smoke Damage, Falling Aircraft, Property Damage, Sprinkler Leakage, Tornado, Accident, Automobile, Burglary, Guarantee, Liability, Plate Glass, Sickness, Inland Transportation, Personal Property, Property.
Canadian Fire Insurance Company	W. J. Snaddon	Calgary	Fire, Automobile, Burglary, Explosion, Guarantee, Live Stock, Sprinkler Leakage, Tornado, Plate Glass, Personal Property, Falling Aircraft, Property Damage.
Canadian General Insurance Company	S. G. J. Robbins	Calgary	Fire, Rent, Profit, Tornado, Burglary, Property Liability, Use and Occupancy, Inland Marine, Inland Transportation, Sprinkler Leakage, Public Liability, Sickness, Explosion, Automobile, Guarantee, Plate Glass, Liability, Live Stock, Personal Property, Accident, Forgery, Falling Aircraft, Earthquake, Civil Commotion, Limited Hail, Property Damage.
Canadian Indemnity Company	W. J. Snaddon	Calgary	Fire, Automobile, Burglary, Guarantee, Forgery, Inland Transportation, Plate Glass, Accident, Sickness, Inland Marine, Sprinkler Leakage, Liability, Personal Property, Fraud, Falling Aircraft, Civil Commotion, Property Damage.

Canadian Surety Company	M. B. Strong	Edmonton	Fire, Automobile, Guarantee, Plate Glass, Public Liability, Sprinkler Leakage, Theft, Tornado, Limited Explosion, Property Damage, Inland Marine.
Car and General Insurance Corporation, Limited	W. F. Solomon	Calgary	Fire, Sprinkler Leakage, Explosion, Accident, Sickness, Automobile, Public Liability, Employers' Liability, Tornado, Falling Aircraft, Earthquake, Limited Hail, Property Damage.
Casualty Company of Canada	Jas. T. Berry	Calgary	Accident, Sickness, Automobile, Theft, Plate Glass, Guarantee, Liability, Fire.
Central Insurance Company, Limited	H. A. Benjamin	Calgary	Fire, Rents, Profits, Use and Occupancy, Tornado, Sprinkler Leakage, Automobile, Explosion, Riot, Civil Commotion, Impact by Aircraft or Vehicles, Smoke Damage.
Central Manufacturers' Mutual Insurance Company	J. B. Gillies	Edmonton	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Personal Property, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Tornado, Property Damage.
Century Insurance Company, Limited	Chas. E. Lane	Calgary	Fire, Sprinkler Leakage, Explosion, Guarantee, Burglary, Automobile, Plate Glass, Inland Transportation.
Citizens' Insurance Company of New Jersey	C. H. Chapman	Edmonton	Fire, Sprinkler Leakage, Tornado, Limited Explosion, Use and Occupancy, Rent, Profit, Civil Commotion, Hail.
City of New York Insurance Company	H. A. Benjamin	Calgary	Fire, Limited Explosion, Hail, Sprinkler Leakage, Tornado, Falling Aircraft, Civil Commotion, Property Damage.
Columbia Insurance Company of New York	E. F. Gregoire	Calgary	Fire, Explosion, Limited Hail, Inland Transportation, Sprinkler Leakage, Tornado, Falling Aircraft, Earthquake, Personal Property, Property Damage.
Commercial Casualty Insurance Company	W. H. McLaws	Calgary	Accident, Automobile (excluding insurance against loss of or damage to an auto by fire), Burglary, Guarantee, Plate Glass, Sickness, Employers' Liability, Property Damage, Workmen's Compensation, Public Liability.
Commercial Life Assurance Company of Canada	H. C. Cooper	Edmonton	Life.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Commercial Union Assurance Company, Limited, of London, England	C. H. Chapman	Edmonton	Accident, Automobile, Theft, Rents, Employers' Liability, Fire, Use and Occupancy, Explosion, Inland Transportation, Plate Glass, Sickness, Sprinkler Leakage, Earthquake, Falling Aircraft, Weather, Riot, Civil Commotion, Personal Liability, Property Damage.
Confederation Life Association	J. V. Cook	Edmonton	Life, Accident, Sickness.
Connecticut Fire Insurance Company of Hartford	H. B. Macdonald	Calgary	Fire, Explosion, Sprinkler Leakage, Use and Occupancy, Rent, Profit, Inland Transportation, Tornado, Inland Marine, Windstorm, Limited Hail, Lightning, Riot, Impact by Aircraft or Vehicles, Smoke Damage, Hail.
Continental Casualty Company	C. S. Bell	Calgary	Accident, Sickness, Plate Glass, Burglary, Liability, Automobile (excluding fire and theft).
Continental Insurance Company of New York	R. Bamlett	Calgary	Fire, Aircraft, Earthquake, Explosion, Hail, Inland Transportation, Property Damage, Personal Property, Sprinkler Leakage, Weather, Marine.
Continental Life Insurance Company	Angus D. Martyn	Edmonton	Life.
Cornhill Insurance Company, Limited, of London, England	G. E. H. Smith	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Limited Hail, Sprinkler Leakage, Tornado, Falling Aircraft, Earthquake, Civil Commotion, Property Damage.
Crown Life Insurance Company	L. St. C. Gaetz	Edmonton	Life.
Dominion of Canada General Insurance Company	James T. Berry	Calgary	Accident, Sickness, Automobile, Theft, Plate Glass, Guarantee, Inland Transportation, Liability, Steam Boiler, Fire, Life.
Dominion Fire Insurance Company	G. E. H. Smith	Edmonton	Fire, Automobile, Plate Glass, Tornado, Limited Hail, Lightning, Explosion, Riot, Impact by Aircraft or Vehicles, Smoke Damage.
Dominion Life Assurance Company	J. A. Mather	Calgary	Life.

The T. Eaton Life Assurance Company Eagle Fire Company of New York	John H. Wildman Ronald F. Swaine	Edmonton Calgary	Life. Fire, Automobile (excluding insurance against liability for loss or damage to persons or property caused by an automobile), Inland Transportation, Falling Aircraft, Earthquake, Tornado, Limited Hail, Sprinkler Leakage, Limited or Inherent Explosion, Civil Commotion, Insurance against loss of or damage to property caused by vehicles.
Eagle Star Insurance Company, Limited	H. D. Patterson	Calgary	Fire, Sprinkler Leakage, Tornado, Limited or Inherent Explosion, Limited Hail, Falling Aircraft, Earthquake, Civil Commotion, Plate Glass, Marine, Inland Transportation, Property Damage, Personal Property.
Economical Mutual Fire Insurance Company	H. R. Harris	Edmonton	Employers' Liability, Public Liability, Accident, Sickness, Automobile.
Employers' Liability Assurance Corporation, Limited, of London, England	J. Venables	Calgary	Fire, Windstorm, Limited Hail, Lightning, Explosion, Riot, Impact by Aircraft or Vehicles, Smoke Damage, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Steam Boiler, Tornado, Property Damage, Inland Transportation.
Ensign Insurance Company	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage, Tornado, Limited Hail, Lightning, Explosion, Riot, Impact by Aircraft or Vehicles, Smoke Damage.
Equitable Fire and Marine Insurance Company	T. A. Hornibrook	Calgary	Fire, Explosion, Tornado, Sprinkler Leakage, Inland Transportation, Use and Occupancy, Rent, Profits, Inland Marine, Windstorm, Limited Hail, Lightning, Riot, Impact by Aircraft or Vehicles, Smoke Damage, Hail.
Eureka-Security Fire and Marine Insurance Company	G. E. Smeltzer	Edmonton	Fire, Falling Aircraft, Earthquake, Tornado, Limited Hail, Sprinkler Leakage, Limited or Inherent Explosion, Civil Commotion, Property Damage.
Excelsior Life Insurance Company	Mack B. McColl	Edmonton	Life.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Fidelity and Casualty Company of New York	G. L. Peet	Calgary	Accident, Automobile, Aircraft, Theft, Guarantee, Plate Glass, Sicknes, Steam Boiler, Employers' Liability, Workmen's Compensation.
Fidelity Insurance Company of Canada	C. E. Tait	Calgary	Guarantee, Plate Glass, Accident, Burglary, Sicknes, Forgery, Personal Property, Automobile.
Fidelity-Phenix Fire Insurance Company of New York	H. A. Benjamin	Calgary	Fire, Aircraft, Earthquake, Explosion, Hail, Inland Transportation, Property Damage, Personal Property, Sprinkler Leakage, Weather, Automobile.
Fire Association of Philadelphia	H. T. Whittemore	Calgary	Fire, Use and Occupancy, Rents, Profits, Tornado, Sprinkler Leakage, Explosion, Marine, Inland Transportation, Personal Property, Property Damage, Earthquake, Falling Aircraft, Limited Hail, Riot, Civil Commotion.
Fire Insurance Company of Canada	G. E. H. Smith	Edmonton	Fire, Limited Explosion, Sprinkler Leakage, Weather.
Fireman's Fund Insurance Company	Percy Herring	Edmonton	Fire, Use and Occupancy, Rents, Profit, Tornado, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Personal Property, Automobile (excluding insurance against loss by reason of bodily injury to the person), Earthquake, Falling Aircraft, Property Damage.
Firemen's Insurance Company of Newark	G. E. H. Smith	Edmonton	Fire, Tornado, Limited Hail, Lightning, Explosion, Riot, Impact by Aircraft or Vehicles, Smoke Damage.
First American Fire Insurance Company	H. A. Benjamin	Calgary	Fire, Aircraft, Explosion, Hail, Inland Transportation, Property Damage, Personal Property, Sprinkler Leakage, Weather.
First National Insurance Company of America	R. W. Henry	Edmonton	Fire, Sprinkler Leakage, Tornado, Automobile, Earthquake, Explosion, Falling Aircraft, Civil Commotion, Limited Hail, Property Damage.

Franklin Fire Insurance Company of Philadelphia	A. C. Hagen	Calgary	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Personal Property, Sprinkler Leakage, Tornado, Windstorm, Limited Hail, Lightnings, Explosion, Riot, Impact by Aircraft or Vehicles, Smoke Damage.
General Accident Assurance Company of Canada	R. C. Borland	Calgary	Fire, Use and Occupancy, Rent, Profit, Sprinkler Leakage, Windstorm, Limited Explosion, Civil Commotion, Smoke Damage, Falling Aircraft, Property Damage, Accident, Sickness, Burglary, Liability, Automobile, Plate Glass, Guarantee, Forgery, Steam Boiler, Electrical Machinery, Inland Transportation.
General Accident, Fire and Life Assurance Corporation, Ltd.	R. C. Borland	Calgary	Fire, Use and Occupancy, Rents, Profits, Sprinkler Leakage, Windstorm, Limited Explosion, Civil Commotion, Smoke Damage, Falling Aircraft, Property Damage, Accident, Sickness, Burglary, Liability, Automobile, Plate Glass, Inland Transportation, Inland Marine.
General Casualty Company of America	R. W. Henry	Edmonton	Automobile, Plate Glass, Burglary, Insurance against bodily injury and death by accident, Insurance against liability for loss or damage from accident to Employees or other persons.
General Casualty Insurance Company of Paris	Miller & Dunham, Ltd.	Calgary	Automobile (excluding loss or damage by fire), Accident, Sickness, Burglary, Plate Glass, Public Liability, Guarantee, Inland Transportation.
General Exchange Insurance Corporation	Wm. Sheppard	Calgary	Automobile (excluding Liability)
General Fire Insurance Company of Paris	J. L. Brown	Edmonton	Fire, Limited Explosion, Sprinkler Leakage, Tornado, Civil Commotion, Limited Hail.
General Insurance Company of America	R. W. Henry	Edmonton	Fire, Automobile, Inland Transportation, Sprinkler Leakage, Property Damage, Earthquake, Tornado, Explosion, Falling Aircraft, Limited Hail, Property Damage.
Girard Fire and Marine Insurance Company	G. E. H. Smith	Edmonton	Fire, Tornado, Limited Hail, Lightning, Explosion, Riot, Impact by Aircraft or Vehicles, Smoke Damage.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Glens Falls Insurance Company	C. H. Dunham	Calgary	Fire, Ocean Marine, Automobile, Earthquake, Inland Transportation, Inland Navigation, Weather, Sprinkler Leakage, Riot, Civil Commotion, Explosion, Aircraft.
Globe Indemnity Company of Canada	J. O. Miller	Calgary	Fire, Liability, Use and Occupancy, Earthquake, Inland Marine, Sprinkler Leakage, Rent, Profits, Inland Transportation, Tornado, Plate Glass, Guarantee, Surety, Automobile, Accident, Sickness, Burglary, Forgery, Steam Boiler, Explosion, Fidelity, Riot, Civil Commotion, Collision, Impact by Aircraft or Vehicles, Smoke Damage.
Gore District Mutual Fire Insurance Company	James Kellas	Edmonton	Fire, Falling Aircraft, Earthquake, Tornado, Limited Hail, Sprinkler Leakage, Limited or Inherent Explosion, Civil Commotion, Property Damage, Automobile.
Grain Insurance and Guarantee Company	C. W. Clement	Edmonton	Fire, Use and Occupancy, Rents, Profits, Charges, Sprinkler Leakage, Weather, Earthquake, Civil Commotion, Smoke Damage, Falling Aircraft, Property Damage, Guarantee, Theft.
Great American Indemnity Company	J. O. Miller	Calgary	Accident, Public Liability, Sickness, Health, Guarantee, Surety, Burglary, Automobile (excluding fire and theft), Plate Glass, Aviation, Employers' Liability.
Great American Insurance Company	H. B. Macdonald	Calgary	Fire, Hail, Sprinkler Leakage, Explosion, Riot, Civil Commotion, Inland Marine, Inland Transportation, Weather, Automobile, Aviation, Falling Aircraft, Personal Property, Earthquake, Property Damage.
Great-West Life Assurance Company	Naldrett White	Calgary	Life.
Guarantee Company of North America	F. W. Mapson	Calgary	Guarantee.
Guardian Assurance Company, Ltd., of London, England	W. H. Skinner	Calgary	Fire, Use and Occupancy, Rents, Profits, Weather, Sprinkler Leakage, Explosion, Property Damage, Personal Property, Falling Aircraft.

Guardian Insurance Company of Canada	W. H. Skinner	Calgary	Accident, Automobile, Boiler, Machinery, Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, Personal Property, Fire, Use and Occupancy, Rents, Profits, Explosion, Falling Aircraft.
Guildhall Insurance Company, Limited	C. L. Jacques	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Limited Explosion, Accident, Sickness, Burglary, Liability, Explosion.
Halifax Insurance Company	Edward A. Cote	Calgary	Fire, Accident, Automobile, Aviation, Burglary, Earthquake, Explosion, Falling Aircraft, Guarantee, Hail, Inland Transportation, Live Stock, Machinery, Personal Property, Plate Glass, Property, Sickness, Sprinkler Leakage, Steam Boiler, Weather, Windstorm, Limited Hail, Lightning, Explosion, Riot, Impact by Aircraft or Vehicles, Smoke Damage.
Hardware Dealers' Mutual Fire Insurance Company	J. N. T. Spence	Calgary	Fire, Automobile (Fire and Theft only), Tornado, Inland Transportation, Sprinkler Leakage, Falling Aircraft, Limited Hail, Limited Explosion, Riot, Civil Commotion, Property Damage, Personal Property.
Hardware Mutual Insurance Company of Minnesota	J. N. T. Spence	Calgary	Fire, Automobile (Fire and Theft only), Tornado, Inland Transportation, Sprinkler Leakage, Falling Aircraft, Limited Hail, Limited Explosion, Riot, Civil Commotion, Property Damage, Personal Property.
Hartford Accident and Indemnity Company	Wm. R. Cope	Calgary	Automobile, Burglary, Guarantee, Plate Glass, Live Stock, Insurance against loss or damage to persons or property caused by Aircraft.
Hartford Fire Insurance Company	Wm. R. Cope	Calgary	Fire, Automobile, Aviation, Earthquake, Explosion, Inland Transportation, Sprinkler Leakage, Weather, Inland Marine, Live Stock, Transit, Use and Occupancy, Rent, Profit, Personal Property, Property Damage.
Hartford Live Stock Insurance Company	Wm. R. Cope	Calgary	Live Stock.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Helvetia Swiss Fire Insurance Company, Limited	Jas. Kellas	Edmonton	Fire, Use and Occupancy, Rent, Profits, Tornado, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion.
Home Assurance Company of Canada	Geo. A. Wilson	Calgary	Accident, Sickness, Automobile, Fire, Plate Glass, Inland Transportation, Windstorm, Limited Hail, Lightning, Explosion, Riot, Impact by Aircraft or Vehicles, Smoke Damage.
Home Insurance Company of New York	Jas. A. MacKinnon	Edmonton	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Burglary, Insurance against loss of or damage to property resulting from an Earthquake, Explosion, Hail, Inland Transportation, Pro- perty Damage, Sprinkler Leakage, Tornado, Weather, Insurance against direct loss or damage to property by airplanes, airships and/or other aerial crafts or objects falling therefrom, and by automobiles or other motor vehicles.
Homestead Fire Insurance Company of Baltimore	Jas. A. MacKinnon	Edmonton	Fire, Sprinkler Leakage, Tornado, Automobile (excluding insurance against loss by reason of bodily injury to the person), Limited Explo- sion.
Hudson Bay Insurance Company	E. S. Buchan	Calgary	Fire, Use and Occupancy, Rents, Profits, Charges, Sprinkler Leakage, Weather, Earthquake, Civil Commotion, Smoke Damage, Falling Aircraft, Property Damage, Accident, Sick- ness, Workmen's Compensation, Liability, Guarantee, Boiler and Machinery, Plate Glass, Theft, Automobile.
Imperial Assurance Company	E. F. Gregoire	Calgary	Fire, Explosion, Limited Hail, Sprinkler Leakage, Tornado, Falling Aircraft, Earthquake, Pro- perty Damage.

Imperial Guarantee and Accident Insurance Co. of Canada.....	C. E. McManus	Edmonton	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Accident, Sickness, Guarantee, Theft, Public Liability, Automobile, Plate Glass, Employers' Liability, Workmen's Compensation, Property Damage, Marine.
Imperial Insurance Office	Jas. H. Robson	Edmonton	Fire, Sprinkler Leakage, Tornado, Limited Explosion, Limited Hail, Falling Aircraft, Civil Commotion, Property Damage, Accident, Automobile, Employers' Liability, Guarantee, Personal Property, Plate Glass, Property Damage, Public Liability, Sickness, Theft, Workmen's Compensation.
Imperial Life Assurance Company of Canada.....	W. D. Mair	Calgary	Life.
Indemnity Insurance Company of North America	H. V. Heal	Calgary	Accident, Automobile (excluding insurance against loss or damage by fire), Burglary, Plate Glass, Sickness, Liability, Live Stock, Guarantee, Forgery.
Insurance Company of North America	H. V. Heal	Calgary	Fire, Insurance against loss of or damage to an aircraft, Insurance against direct loss and damage to property by aeroplanes, airships and/or other aerial craft or objects falling therefrom, and by automobiles or other motor vehicles, Automobile (excluding insurance against loss by reason of bodily injury to the person), Earthquake, Explosion, Hail, Civil Commotion, Inland Transportation, Personal Property, Sprinkler Leakage, Tornado, Property Damage.
Law, Union and Rock Insurance Company, Ltd., of London, England	E. S. Buchan	Calgary	Fire, Accident, Automobile, Burglary, Limited Explosion, Plate Glass, Sickness, Sprinkler Leakage, Guarantee, Tornado, Limited Hail, Inland Transportation, Falling Aircraft, Earthquake, Riot, Civil Commotion, Property Damage.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Legal and General Assurance Society, Limited	Frank Freeze	Calgary	Fire, Sprinkler Leakage, Explosion, Inland Transportation, Tornado, Burglary, Plate Glass, Public Liability.
Liverpool and London and Globe Insurance Company, Ltd.	Charles McManus	Edmonton	Fire, Liability, Use and Occupancy, Earthquake, Inland Marine, Sprinkler Leakage, Rent, Profits, Inland Transportation, Tornado, Plate Glass, Riot, Civil Commotion, Guarantee, Surety, Automobile, Accident, Sickness, Burglary, Forgery, Steam Boiler, Explosion, Fidelity, Weather, Collision, Impact by Aircraft or Vehicles, Smoke Damage.
Liverpool-Manitoba Assurance Company	H. Gillies	Calgary	Fire, Explosion, Tornado, Rent, Profits, Sprinkler Leakage, Use and Occupancy, Riot, Civil Commotion, Automobile, Liability, Collision, Impact by Aircraft or Vehicles, Smoke Damage.
Local Government Guarantee Society, Limited	J. L. Brown	Edmonton	Fire, Sprinkler Leakage, Explosion, Tornado, Falling Aircraft, Earthquake, Limited Hail, Property Damage.
London Assurance Corporation	Hornibrook, Whittemore & Allan	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Accident, Sickness, Burglary, Liability, Automobile.
London-Canada Insurance Company	Frank Freeze-Cope Agencies, Limited	Calgary	Fire, Automobile, Tornado, Sprinkler Leakage, Limited Explosion, Use and Occupancy, Rent, Profit, Falling Aircraft, Civil Commotion, Property Damage, Personal Property, Hail.
London and County Insurance Company, Limited	J. H. Robson	Edmonton	Fire, Sprinkler Leakage, Limited Explosion, Limited Hail, Tornado, Automobile, Falling Aircraft, Civil Commotion, Insurance against loss of or damage to property caused by vehicles.

London Guarantee and Accident Company, Limited	C. H. Chapman	Edmonton	Fire, Windstorm, Limited Hail, Limited Explosion, Lightning, Riot, Impact by Aircraft or Vehicles, Smoke Damage, Sprinkler Leakage, Weather, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Fidelity, Guarantee, Inland Transportation, Plate Glass, Personal Property, Property Damage, Public Liability, Sickness, Theft, Earthquake.
London and Lancashire Guarantee and Accident Company of Canada	G. N. Kirkpatrick	Edmonton	Fire, Accident, Sickness, Automobile, Guarantee, Plate Glass, Liability, Burglary, Sprinkler Leakage, Use and Occupancy, Rent, Profit, Tornado, Explosion, Riot, Civil Commotion, Property Damage, Aircraft.
London and Lancashire Insurance Company, Limited	G. N. Kirkpatrick	Edmonton	Fire, Inland Marine, Automobile, Tornado, Explosion, Sprinkler Leakage, Riot, Civil Commotion, Use and Occupancy, Rent, Profit, Weather, Property Damage, Aircraft.
London Life Insurance Company	Morley J. Stephenson	Edmonton	Life, Sickness, Accident.
London and Provincial Marine and General Insurance Co., Ltd.	J. O. Miller	Calgary	Fire, Use and Occupancy, Rents, Profits, Weather, Sprinkler Leakage, Limited Explosion, Accident, Sickness, Guarantee, Burglary, Property Damage, Inland Transportation, Automobile, Plate Glass, Employers' Liability.
London and Scottish Assurance Corporation, Limited	V. H. Anderson	Calgary	Fire, Limited Hail, Limited Explosion, Riot, Impact by Aircraft or Vehicles, Sprinkler Leakage, Tornado, Theft, Automobile, Plate Glass, Property Damage.
Lumbermen's Mutual Casualty Company	John B. Gillies	Edmonton	Plate Glass, Accident, Burglary, Automobile.
Manufacturers Life Insurance Company	Thos. G. Morris	Edmonton	Life.
Manufacturers Mutual Fire Insurance Company	Harold J. McEwen	Calgary	Fire, Falling Aircraft, Earthquake, Tornado, Limited Hail, Sprinkler Leakage, Limited or Inherent Explosion, Civil Commotion, Property Damage.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Maryland Casualty Company	J. O. Miller	Calgary	Accident, Burglary, Flywheel, Forgery, Guarantee, Electrical Machinery, Plate Glass, Sickness, Sprinkler Leakage, Steam Boiler, Automobile, Aircraft, Employers' Liability, Public Liability, Property Damage, Workmen's Compensation, Water Damage.
Maryland Insurance Company	C. E. McManus	Edmonton	Fire, Aircraft, Explosion, Hail, Inland Transportation, Property Damage, Personal Property, Sprinkler Leakage, Weather.
Mercantile Insurance Company	T. N. Bowden	Edmonton	Use and Occupancy, Rent, Profit, Inland Transportation, Riot, Civil Commotion, Property Damage, Falling Aircraft, Fire, Tornado, Explosion, Sprinkler Leakage.
Merchants and Manufacturers Insurance Co. of New York	S. O. Tyndale	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Tornado, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Property Damage.
Merchants' Marine Insurance Company, Limited	J. Venables	Calgary	Fire, Windstorm, Limited Hail, Lightning, Explosion, Riot, Impact by Aircraft or Vehicles, Smoke Damage, Automobile, Sprinkler Leakage, Tornado, Property Damage, Inland Transportation.
Merchants and Traders Assurance Company	C. H. Dunham	Calgary	Fire, Fidelity, Guarantee, Plate Glass, Live Stock, Registered Mail, Transit, Burglary, Liability, Inland Marine, Parcel Post, Automobile, Inland Transportation, Windstorm, Limited Hail, Lightning, Explosion, Riot, Impact by Aircraft or Vehicles, Smoke Damage.
Mercury Insurance Company	E. B. Alsopp	Edmonton	Fire, Tornado, Sprinkler Leakage, Explosion, Automobile, Earthquake.

Metropolitan Casualty Insurance Company of New York	Vernon A. Sadd	Edmonton	Forgery, Automobile (excluding insurance against loss or damage by fire and transportation), Burglary, Guarantee, Plate Glass, Sickness, Insurance against bodily injury and death by accident, Insurance against liability for loss or damage by accident to employees or other persons or to property.
Metropolitan Life Insurance Company	John A. MacLeod	Calgary	Life, Accident, Sickness.
Michigan Fire and Marine Insurance Company	C. E. McManus	Edmonton	Fire, Explosion, Sprinkler Leakage, Weather, Inland Transportation, Hail.
Mill Owners Mutual Fire Insurance Company	W. R. Bradley	Calgary	Fire, Sprinkler Leakage, Tornado, Limited Explosion, Limited Hail, Falling Aircraft, Earthquake, Civil Commotion, Insurance against loss or damage by railroad engines, freight cars, passenger cars, automobiles, motorcycles and trucks.
Milwaukee Mechanics' Insurance Company	W. H. McLaws	Calgary	Fire, Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile), Inland Transportation, Personal Property, Falling Aircraft, Earthquake, Tornado, Limited Hail, Sprinkler Leakage, Limited or Inherent Explosion, Civil Commotion, Property Damage.
Minnesota Implement Mutual Fire Insurance Company	J. N. T. Spence	Calgary	Fire, Automobile (Fire and Theft only), Tornado, Inland Transportation, Sprinkler Leakage, Falling Aircraft, Limited Hail, Limited Explosion, Riot, Civil Commotion, Property Damage, Personal Property.
Monarch Life Assurance Company	W. D. Batters	Edmonton	Life.
Montreal Life Insurance Company	Theo. Van Larken	Calgary	Life.
Motor Union Insurance Company, Limited	Thomas Baile	Calgary	Fire, Explosion, Tornado, Sprinkler Leakage, Automobile, Plate Glass, Falling Aircraft, Earthquake, Limited Hail, Property Damage.
Mutual Benefit Health and Accident Association	Roy W. Shepard	Calgary	Personal Accident, Sickness.
Mutual Life Assurance Company of Canada	W. E. Bailey	Edmonton	Life.
National-Ben Franklin Fire Insurance Company	G. E. H. Smith	Edmonton	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Sprinkler Leakage, Inland Marine, Inland Transportation, Tornado, Limited Hail, Lightning, Explosion, Riot, Impact by Aircraft or Vehicles, Smoke Damage.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Nationale Fire Insurance Company of Paris, France	S. O. Tyndale	Calgary	Fire, Explosion, Sprinkler Leakage, Weather.
National Fire Insurance Company of Hartford	Thos. S. Magee	Edmonton	Fire, Tornado, Explosion, Inland Transportation, Sprinkler Leakage, Personal Property.
National Liberty Insurance Company of America	A. C. Hagen	Calgary	Fire, Automobile (excluding insurance against liability for loss to persons caused by an automobile), Explosion, Inland Transporta- tion, Sprinkler Leakage, Tornado, Personal Property, Marine, Windstorm, Limited Hail, Lightning, Riot, Impact by Aircraft or Vehicles, Smoke Damage.
National Life Assurance Company of Canada	W. E. Simpson	Edmonton	Life.
National Liverpool Insurance Company	G. R. H. Anderson	Calgary	Fire, Rents, Profits, Use and Occupancy, Limited Explosion, Windstorm, Limited Hail, Light- ning, Explosion, Riot, Impact by Aircraft or Vehicles, Smoke Damage, Sprinkler Leakage.
National Plate Glass Insurance Company	S. O. Tyndale	Calgary	Plate Glass.
National Provincial Insurance Company, Limited	Robert Steele	Edmonton	Fire, Sprinkler Leakage, Explosion, Plate Glass, Tornado, Falling Aircraft, Earthquake, Limited Hail, Property Damage.
National Retailers' Mutual Insurance Company	John B. Gillies	Edmonton	Fire, Insurance against loss of or damage to an automobile by burglary or theft, Earthquake, Limited or Inherent Explosion, Limited Hail, Sprinkler Leakage, Tornado, Automobile (excluding insurance against liability for loss or damage to persons caused by an automo- bile), Falling Aircraft, Civil Commotion, Insurance against loss of or damage to prop- erty caused by vehicles.
National Security Insurance Company	H. V. Heal	Calgary	Fire, Earthquake, Limited Hail, Sprinkler Leak- age, Tornado, Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Pro- perty Damage.

National Union Fire Insurance Company of Pittsburgh	H. B. Macdonald	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion.
Newark Fire Insurance Company	Leo Michols	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Automobile, Smoke Damage, Riot, Civil Commotion, Damage due to impact by Aircraft or Vehicles.
New Brunswick Fire Insurance Company	C. H. Dunham	Calgary	Fire, Explosion, Inland Transportation, Sprinkler Leakage, Tornado, Falling Aircraft, Property Damage.
New England Fire Insurance Company	R. K. MacKay	Calgary	Fire, Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Tornado.
New Hampshire Fire Insurance Company	R. L. Greene	Edmonton	Fire, Sprinkler Leakage, Tornado, Limited Explosion.
New York Life Insurance Company	A. C. Newcomb	Calgary	Life.
New York Underwriters' Insurance Company	E. S. Buchan	Calgary	Fire, Tornado, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Use and Occupancy, Rent, Profit.
Niagara Fire Insurance Company	C. E. McManus	Edmonton	Fire, Aircraft, Earthquake, Explosion, Hail, Inland Transportation, Property Damage, Personal Property, Sprinkler Leakage, Weather.
Non-Marine Underwriters' Members of Lloyd's, London, Eng.	R. C. Stevenson	Montreal	All Classes of Insurance except Life and Hail.
North American Life Assurance Company	R. E. Staples	Edmonton	Life.
North British and Mercantile Insurance Company, Limited	F. W. Douglas	Edmonton	Fire, Explosion, Sprinkler Leakage, Tornado, Accident, Automobile, Burglary, Guarantee, Inland Transportation, Plate Glass, Sickness, Limited Hail, Earthquake, Personal Property, Public Liability, Employers' Liability, Workmen's Compensation, Falling Aircraft, Property Damage.
North Empire Fire Insurance Company	G. N. Kirkpatrick	Edmonton	Fire, Limited or Inherent Explosion, Limited Hail, Inland Transportation, Sprinkler Leakage, Tornado, Falling Aircraft, Earthquake, Civil Commotion, Personal Property, Property Damage.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Northern Assurance Company, Limited, of London, England	James Cleave	Calgary	Fire, Limited Hail, Limited Explosion, Riot, Impact by Aircraft or Vehicles, Sprinkler Leakage, Tornado, Accident, Sickness, Automobile, Guarantee, Plate Glass, Theft, Inland Transportation, Steam Boiler, Liability, Property Damage.
North River Insurance Company	Frank Freeze-Cope Agencies, Limited	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Aircraft, Marine, Property Damage.
Northwestern Mutual Fire Association	A. C. MacKay	Calgary	Fire, Rent, Profit, Tornado, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Automobile, Guarantee, Plate Glass, Burglary, Steam Boiler, Live Stock, Liability, Property Damage, Personal Property.
Northwestern National Insurance Company	G. E. H. Smith	Edmonton	Fire, Automobile, Tornado, Sprinkler Leakage, Limited Explosion, Earthquake, Inland Transportation, Personal Property, Limited Hail, Lightning, Explosion, Riot, Impact by Aircraft or Vehicles, Smoke Damage.
North West Fire Insurance Company	R. H. Driscoll	Edmonton	Fire, Use and Occupancy, Rent, Explosion, Sprinkler Leakage, Tornado.
Norwich Union Fire Insurance Society, Limited	R. F. Swaine	Calgary	Fire, Use and Occupancy, Rents, Profits, Charges, Sprinkler Leakage, Earthquake, Civil Commotion, Smoke Damage, Falling Aircraft, Property Damage, Limited Hail, Weather, Accident, Automobile, Burglary, Liability, Guarantee, Plate Glass, Sickness, Inland Transportation, Property.

Ocean Accident and Guarantee Corporation, Limited	G. L. Peet	Calgary	Fire, Accident, Automobile, Theft (including burglary), Explosion, Guarantee, Limited Hail, Inland Transportation, Plate Glass, Personal Property, Sickness, Sprinkler Leakage, Steam Boiler, Tornado, Breakdown of Electrical Machinery, Falling Aircraft, Property Damage, Earthquake, Use and Occupancy, Rent, Liability, Riot, Civil Commotion, Weather.
Occidental Fire Insurance Company	F. W. Douglas	Edmonton	Fire, Automobile, Burglary, Explosion, Plate Glass, Sprinkler Leakage, Tornado, Limited Hail, Public Liability, Employers' Liability, Workmen's Compensation, Falling Aircraft, Property Damage.
Occidental Life Insurance Company	G. W. Skene	Calgary	Life.
Pacific Coast Fire Insurance Company	Charles E. Lane	Calgary	Personal Property, Fire, Automobile, Earthquake, Limited or Inherent Explosion, Limited Hail, Inland Transportation, Sprinkler Leakage, Tornado, Falling Aircraft, Civil Commotion, Property Damage.
Pacific Fire Insurance Company	G. E. H. Smith	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Tornado, Falling Aircraft, Civil Commotion, Earthquake, Limited Hail, Property Damage.
Palatine Insurance Company, Limited	V. B. Graveley	Calgary	Automobile, Fire, Use and Occupancy, Personal Property, Rent, Explosion, Sprinkler Leakage, Aircraft, Earthquake, Property Damage, Weather, Riot, Civil Commotion, Falling Aircraft.
Patriotic Assurance Company, Limited	James H. Robson	Edmonton	Fire, Windstorm, Sprinkler Leakage, Limited Explosion, Limited Hail, Automobile, Personal Property, Falling Aircraft, Civil Commotion, Property Damage.
Pearl Assurance Company, Limited	Z. W. Dean	Calgary	Fire, Sprinkler Leakage, Tornado, Limited or Inherent Explosion, Automobile, Burglary, Guarantee, Inland Transportation, Limited Hail, Falling Aircraft, Property Damage, Earthquake, Civil Commotion, Personal Property.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Phenix Fire Insurance Company of Paris	Frank Freeze-Cope Agencies, Limited	Calgary	Fire, Limited Explosion, Sprinkler Leakage, Tornado, Civil Commotion, Limited Hail
Philadelphia Fire and Marine Insurance Company	H. V. Heal	Calgary	Fire, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Tornado, Falling Aircraft, Limited Hail, Civil Commotion, Property Damage.
Phoenix Assurance Company, Limited, of London	E. F. Gregoire	Calgary	Fire, Accident, Insurance against loss of or damage to an aircraft, Automobile, Burglary, Earthquake, Explosion, Guarantee, Limited Hail, Inland Transportation, Plate Glass, Sickness, Sprinkler Leakage, Tornado, Falling Aircraft, Civil Commotion, Property Damage, Personal Property.
Phoenix Insurance Company of Hartford	G. N. Kirkpatrick	Edmonton	Fire, Explosion, Sprinkler Leakage, Tornado, Use and Occupancy, Rent, Profit, Inland Transportation, Inland Marine, Windstorm, Limited Hail, Lightning, Riot, Impact by Aircraft or Vehicles, Smoke Damage, Hail.
Pioneer Insurance Company	Leo Nichols	Calgary	Fire, Use and Occupancy, Rent, Profit, Tornado, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Automobile, Smoke Damage, Riot, Civil Commotion, Damage due to impact by Aircraft or Vehicles.
Planet Assurance Company, Limited	James H. Robson	Edmonton	Fire, Windstorm, Sprinkler Leakage, Limited Explosion, Falling Aircraft, Civil Commotion, Property Damage.
Pool Insurance Limited	Charles C. Falck	Calgary	Fire.
Portage La Prairie Mutual Insurance Company	A. C. Carver	Edmonton	Fire, Windstorm, Limited Hail, Lightning, Explosion, Riot, Impact by Aircraft or Vehicles, Smoke Damage.
Protective Association of Canada	Robert Mellis	Edmonton	Sickness, Accident.

Providence Washington Insurance Company	J. L. Brown	Edmonton	Fire, Explosion, Tornado, Sprinkler Leakage, Inland Transportation, Use and Occupancy, Rent, Profit, Inland Marine, Windstorm, Limited Hail, Lightning, Riot, Impact by Aircraft or Vehicles, Smoke Damage, Hail.
Provincial Insurance Company, Limited, of England	G. E. H. Smith	Edmonton	Fire, Limited or Inherent Explosion, Limited Hail, Sprinkler Leakage, Tornado, Falling Aircraft, Earthquake, Civil Commotion, Property Damage, Automobile.
Prudential Assurance Company, Limited, of London	H. M. E. Evans	Edmonton	Guarantee, Inland Transportation, Plate Glass, Sickness, Sprinkler Leakage, Tornado, Personal Property, Property Damage, Falling Aircraft, Earthquake.
Prudential Insurance Company of America	C. M. Bradley	Calgary	Life, Accident, Health.
Quebec Fire Assurance Company	E. F. L. Tavender	Calgary	Use and Occupancy, Rent, Profit, Inland Transportation, Riot, Civil Commotion, Property Damage, Aircraft, Fire, Tornado, Explosion, Sprinkler Leakage.
Queen Insurance Company of America	Leo Nichols	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Automobile, Smoke Damage, Riot, Civil Commotion, Damage due to Impact by Aircraft or Vehicles.
Railway Passengers' Assurance Company of London, England	F. W. Douglas	Edmonton	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Inland Transportation, Sprinkler Leakage, Tornado, Explosion, Limited Hail, Personal Property, Public Liability, Employers' Liability, Workmen's Compensation, Falling Aircraft, Property Damage.
Reliance Insurance Company of Canada	J. F. Quigley	Calgary	Fire, Explosion, Tornado, Sprinkler Leakage, Profit, Rent, Use and Occupancy, Inland Transportation, Inland Marine, Windstorm, Limited Hail, Lightning, Riot, Impact by Aircraft or Vehicles, Smoke Damage, Hail.
Retail Lumbermen's Mutual Fire Insurance Company	E. W. Stacey	Edmonton	Mutual Fire (Lumber Yards only).

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Royal Exchange Assurance	J. L. Brown	Edmonton	Fire, Inland Transportation, Sprinkler Leakage, Explosion, Accident, Sickness, Guarantee, Burglary, Automobile, Public Liability, Employers' Liability, Tornado, Property, Falling Aircraft, Earthquake, Limited Hail, Property Damage.
Royal Insurance Company, Limited, of Liverpool, England	Leo Michols	Calgary	Life, Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Accident (including Vehicle and Public Liability), Sickness or Health, Guarantee or Suretyship, Burglary, Liability, Automobile, Plate Glass, Steam Boiler, Earthquake, Smoke Damage, Riot, Civil Commotion, Damage due to impact by Aircraft or Vehicles.
Royal Scottish Insurance Company, Limited	V. H. Anderson	Calgary	Fire, Limited Hail, Limited Explosion, Riot, Sprinkler Leakage, Tornado.
St. Paul Fire and Marine Insurance Company	E. B. Allsopp	Edmonton	Fire, Tornado, Sprinkler Leakage, Explosion, Automobile, Inland Transportation, Burglary, Earthquake.
Saint-Paul Mercury Indemnity Company	E. B. Allsopp	Edmonton	Automobile (excluding loss or damage by fire and theft).
Saskatchewan Mutual Fire Insurance Company	K. W. Townshend	Calgary	Automobile, Fire, Live Stock, Weather, Aircraft, Property Damage, Sprinkler Leakage.
Saskatchewan Life Insurance Company	J. F. Lymburn	Edmonton	Life.
Scottish Canadian Assurance Corporation	T. A. Hornibrook	Calgary	Fire, Use and Occupancy, Rents, Profits, Sprinkler Leakage, Windstorm, Limited Explosion, Civil Commotion, Smoke Damage, Falling Aircraft, Property Damage.
Scottish Metropolitan Assurance Company, Limited	V. H. Anderson	Calgary	Fire, Limited Hail, Limited Explosion, Riot, Impact by Aircraft or Vehicles, Sprinkler Leakage, Tornado, Plate Glass, Automobile, Guarantee, Inland Transportation, Property Damage.

Scottish Union and National Insurance Company of Edinburgh, Scotland	G. L. Peet	Calgary	Falling Aircraft, Limited Hail, Limited Explosion, Civil Commotion, Property Damage, Explosion, Inland Transportation, Personal Property, Fire, Tornado, Sprinkler Leakage, Automobile.
Sea Insurance Company, Limited	H. B. Macdonald	Calgary	Fire, Lightning, Limited Explosion, Sprinkler Leakage, Tornado, Windstorm, Inland Transportation, Limited Hail, Weather.
Security Insurance Company of New Haven	Frank R. Freeze	Calgary	Fire, Use and Occupancy, Rents, Profits, Tornado, Sprinkler Leakage, Explosion, Marine, Inland Transportation, Personal Property, Property Damage, Earthquake, Falling Aircraft, Limited Hail, Riot, Civil Commotion.
Security National Insurance Company	H. D. Patterson	Calgary	Fire, Sprinkler Leakage, Tornado, Limited or Inherent Explosion, Limited Hail, Falling Aircraft, Earthquake, Civil Commotion, Property Damage.
Sentinel Fire Insurance Company of Springfield, Mass.	E. B. Allsopp	Edmonton	Fire, Explosion, Sprinkler Leakage, Tornado, Inland Transportation, Hail.
South British Insurance Company, Limited	C. F. Denbigh	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Automobile, Guarantee, Plate Glass, Burglary, Liability, Riot, Civil Commotion, Earthquake, Tornado, Impact by Aircraft or Vehicles, Property Damage.
Sovereign Life Assurance Company of Canada	L. J. Bayley	Calgary	Life.
Springfield Fire and Marine Insurance Company of Springfield, Mass.	E. B. Allsopp	Edmonton	Fire, Sprinkler Leakage, Weather, Explosion, Inland Transportation, Hail, Aircraft.
State Assurance Company, Limited	C. H. Chapman	Edmonton	Fire, Sprinkler Leakage, Explosion, Tornado, Falling Aircraft, Earthquake, Limited Hail, Property Damage.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Sun Insurance Office Limited	James H. Robson	Edmonton	Fire, Sprinkler Leakage, Tornado, Limited Explosion, Limited Hail, Explosion, Earthquake, Insurance against direct loss and damage to property by airplanes, airships, and/or other aerial craft or objects falling therefrom and by automobiles or other motor vehicles, Property Damage, Marine, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Sickness, Theft, Workmen's Compensation, Personal Property, Property.
Sun Life Assurance Company of Canada Switzerland General Insurance Company, Limited	R. F. Sutton James Kellas	Edmonton Edmonton	Life. Fire, Use and Occupancy, Rent, Profits, Tornado, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion.
Toronto General Insurance Company	J. F. Quigley	Calgary	Fire, Rent, Profit, Weather, Burglary, Use and Occupancy, Inland Marine, Inland Transportation, Sprinkler Leakage, Public Liability, Explosion, Automobile, Guarantee, Plate Glass, Accident, Personal Property, Sickness, Forgery, Property Liability, Falling Aircraft, Earthquake, Civil Commotion, Limited Hail, Property Damage.
Travelers Fire Insurance Company	Frank H. Whitney	Calgary	Fire, Inland Transportation, Sprinkler Leakage, Tornado, Limited Explosion, Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile), Aviation (excluding insurance against liability for loss or damage to persons caused by an aircraft), Personal Property, Limited Hail.

Travelers Indemnity Company	Frank H. Whitney	Calgary	Accident (excluding insurance against bodily injury and death by accident), Automobile (excluding insurance against loss or damage by fire), Burglary, Flywheel, Plate Glass, Steam Boiler, Electrical Machinery, Aircraft, Life, Accident, Sickness, Aircraft.
Travelers Insurance Company of Hartford	Frank H. Whitney	Calgary	Automobile, Fire, Use and Occupancy, Personal Property, Rent, Explosion, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Falling Aircraft, Earthquake, Liability, Weather, Riot, Civil Commotion.
Union Assurance Society Limited of London, England	F. W. Mapson	Calgary	
Union Fire, Accident and General Insurance Company of Paris, France	W. L. Wilkin	Edmonton	Fire, Limited Explosion, Limited Hail.
Union Insurance Society of Canton, Limited	G. L. Peet	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Accident, Sickness, Guarantee, Suretyship, Burglary, Liability, Automobile, Plate Glass, Ocean Marine, Riot, Civil Commotion, Impact by Aircraft or Vehicles, Property Damage.
Union Marine and General Insurance Company, Limited	E. F. Gregoire	Calgary	Fire, Accident, Automobile, Burglary, Limited or Inherent Explosion, Guarantee, Limited Hail, Inland Transportation, Plate Glass, Sickness, Sprinkler Leakage, Tornado, Falling Aircraft, Earthquake, Civil Commotion, Property Damage, Personal Property.
United British Insurance Company, Limited	C. Campbell McLaurin	Calgary	Fire, Sprinkler Leakage, Explosion, Tornado, Automobile, Falling Aircraft, Earthquake, Limited Hail, Property Damage.
United Firemen's Insurance Company of Philadelphia	E. F. Gregoire	Calgary	Fire, Limited or Inherent Explosion, Limited Hail, Sprinkler Leakage, Tornado, Falling Aircraft, Earthquake, Civil Commotion, Property Damage.
United Mutual Fire Insurance Company	S. A. Dickson	Edmonton	Fire, Use and Occupancy, Rent, Profit, Tornado, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
United States Fidelity and Guaranty Company	C. E. Tait	Calgary	Guarantee, Plate Glass, Accident, Burglary, Forgery, Sickness, Sprinkler Leakage, Aviation, Automobile (excluding insurance against loss or damage by fire).
Urbaine Fire Insurance Company of Paris	Frank Freeze-Cope Agencies, Limited	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Weather.
Wapiti Insurance Company	A. R. Hobkirk	Calgary	Fire.
Wawanesa Mutual Insurance Company	E. E. Garnett	Edmonton	Fire, Use and Occupancy, Rents, Profits, Sprinkler Leakage, Tornado, Earthquake, Civil Commotion, Smoke Damage, Falling Aircraft, Property Damage, Workmen's Compensation, Liability, Aircraft, Boiler and Machinery, Plate Glass, Theft, Live Stock, Automobile, Inland Transportation.
Wellington Fire Insurance Company	G. E. H. Smith	Edmonton	Fire, Falling Aircraft, Earthquake, Tornado, Limited Hail, Sprinkler Leakage, Limited or Inherent Explosion, Civil Commotion, Property Damage.
Westchester Fire Insurance Company of New York	T. J. S. Skinner	Calgary	Fire, Explosion, Tornado, Sprinkler Leakage, Inland Transportation, Use and Occupancy, Rent, Profit, Inland Marine, Windstorm, Limited Hail, Lightning, Riot, Impact by Aircraft or Vehicles, Smoke Damage, Hail.
Western Assurance Company	E. S. Buchan	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Transportation, Inland Marine, Sprinkler Leakage, Explosion, Accident, Sickness, Guarantee, Theft, Public Liability, Automobile, Plate Glass, Employers' Liability, Workmen's Compensation, Marine, Boiler and Machinery, Property Damage, Aircraft.
Western Empire Life Assurance Company	C. L. Olsen	Edmonton	Life.

Western Life Assurance Company	J. P. Swiryk	Calgary	Life.
World Fire and Marine Insurance Company	W. F. Solomon	Calgary	Fire, Inland Navigation, Inland Transportation, Tornado, Hail, Sprinkler Leakage, Riot, Civil Commotion, Explosion, Windstorm, Limited Hail, Lightning, Limited Explosion, Impact by Aircraft or Vehicles, Smoke Damage.
Yorkshire Insurance Company, Limited, of York, England	T. A. Hornibrook	Calgary	Fire, Use and Occupancy, Rent, Profits, Weather, Sprinkler Leakage, Limited Explosion, Acci- dent, Sickness, Guarantee, Burglary, Property Damage, Inland Transportation, Automobile, Plate Glass, Steam Boiler, Machinery, Em- ployers' Liability, Live Stock, Public Liability.
Zurich General Accident and Liability Insurance Company, Limited, of Zurich, Switzerland	W. L. Wilkin	Edmonton	Accident, Sickness, Burglary, Public Liability, Property Liability, Automobile.

RECIPROCAL OR INTER-INSURANCE EXCHANGES LICENSED UNDER THE ALBERTA INSURANCE ACT

AS AT DECEMBER 31, 1939

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Affiliated Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Tornado, Limited Explosion, Riot, Civil Commotion, Use and Occupancy, Profits, Rents, Damage by Falling Aircraft and Self Propelled Vehicles.
American Exchange Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Tornado, Limited Explosion, Riot, Civil Commotion, Use and Occupancy, Profits, Rents, Damage by Falling Aircraft and Self Propelled Vehicles.
Canadian Reciprocal Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Windstorm, Damage by Aircraft, Explosion.

RECIPROCAL OR INTER-INSURANCE EXCHANGES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	Superintendent of Insurance.....	Edmonton	Fire, Use and Occupancy, Sprinkler Leakage, Earthquake, Weather, Limited Explosion, Riot, Civil Commotion, Rents, Rental Value, Damage from Aircraft, Damage from Self Propelled Vehicles, Smoke Damage from Stationary Fuel Oil Burning Apparatus.
Fireproof-Sprinklered Underwriters	Superintendent of Insurance.....	Edmonton	Fire, Lightning, Sprinkler Leakage, Tornado, Limited Explosion, Riot, Civil Commotion, Use and Occupancy, Profits, Rents, Damage by Falling Aircraft and Self-Propelled Vehicles.
Individual Underwriters	Superintendent of Insurance.....	Edmonton	Fire, Lightning, Sprinkler Leakage, Tornado, Limited Explosion, Riot, Civil Commotion, Use and Occupancy, Profits, Rents, Damage by Falling Aircraft and Self-Propelled Vehicles.
Lumbermen's Underwriting Alliance	Superintendent of Insurance.....	Edmonton	Fire, Tornado, Riot, Civil Commotion, Explosion, Sprinkler Leakage, Hail, Loss of Rental, Vessel and Cargo, Smoke, Falling Aircraft, Lightning, Use and Occupancy, Damage from Self-Propelled or Motor Vehicles.
Metropolitan Inter-Insurers	Superintendent of Insurance.....	Edmonton	Fire, Lightning, Sprinkler Leakage, Tornado, Limited Explosion, Riot, Civil Commotion, Use and Occupancy, Profits, Rents, Damage by Falling Aircraft and Self-Propelled Vehicles.
New York Reciprocal Underwriters	Superintendent of Insurance.....	Edmonton	Fire, Lightning, Sprinkler Leakage, Tornado, Limited Explosion, Riot, Civil Commotion, Use and Occupancy, Profits, Rents, Damage by Falling Aircraft and Self-Propelled Vehicles.
Retail Lumbermen's Inter-Insurance Exchange	Superintendent of Insurance.....	Edmonton	Fire, Tornado, Supplemental Contracts.

LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE ALBERTA INSURANCE ACT

AS AT DECEMBER 31, 1939

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
British and Canadian Underwriters of the Norwich Union Fire Insurance Company	Ronald F. Swaine	Calgary	Fire, Use and Occupancy, Rents, Profits, Charges, Sprinkler Leakage, Earthquake, Civil Com- motion, Smoke Damage, Falling Aircraft, Property Damage, Limited Hail.
Central Canadian Underwriters' Agency of Toronto General Insurance Company	J. F. Quigley	Calgary	Fire, Rent, Profit, Weather, Burglary, Use and Occupancy, Inland Marine, Inland Trans- portation, Sprinkler Leakage, Public Liability, Explosion, Automobile, Guarantee, Plate Glass, Accident, Personal Property, Sickness, Forgery, Property Liability, Falling Aircraft, Earthquake, Civil Commotion, Limited Hail, Property Damage.
Delaware Underwriters of the Westchester Fire Insurance Company	T. A. Hornbrook	Calgary	Fire, Explosion, Tornado, Sprinkler Leakage, Inland Transportation, Use and Occupancy, Rent, Profit, Inland Marine, Windstorm, Limited Hail, Lightning, Riot, Impact by Aircraft or Vehicles, Smoke Damage.
Fidelity (Fire) Underwriters of the Fidelity-Phenix Fire Insurance Company	Toole, Peet & Co., Ltd.	Calgary	Fire, Aircraft, Earthquake, Explosion, Hail, Inland Transportation, Property Damage, Personal Property, Sprinkler Leakage, Weather.
London Underwriters' Agency of the London Assurance Corporation	Hornbrook, Whittemore & Allan	Calgary	Fire.

LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1939—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Montreal Underwriters Agency of the Insurance Company of North America	H. V. Heal	Calgary	Fire, Insurance against loss of or damage to an aircraft, Insurance against direct loss and damage to property by aeroplanes, airships, and/or other aerial craft or objects falling therefrom and by automobiles or other motor vehicles, Civil Commotion, Automobile (excluding insurance against loss by reason of bodily injury to the person), Earthquake, Explosion, Hail, Inland Transportation, Personal Property, Sprinkler Leakage, Tornado, Property Damage.
Nova Scotia Fire Underwriters' Agency of the Home Insurance Company of New York	J. O. Miller	Calgary	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Burglary, Insurance against loss of or damage to property resulting from an earthquake, Explosion, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Weather, Insurance against direct loss or damage to property by aeroplanes, airships and/or other aerial crafts or objects falling therefrom and by automobiles or other motor vehicles.
Pearl Underwriters' Agency of the Pearl Assurance Company, Limited	Z. W. Dean	Calgary	Fire, Sprinkler Leakage, Tornado, Limited or Inherent Explosion, Automobile, Burglary, Guarantee, Inland Transportation, Limited Hail, Falling Aircraft, Property Damage, Earthquake, Civil Commotion, Personal Property.

Rochester Underwriters' Agency of the Great American Insurance Company of New York	T. A. Hornbrook	Calgary	Fire, Hail, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Earthquake, Property Damage, Falling Aircraft, Aviation, Motor Vehicle, Tornado, Riot, Civil Commotion.
United Assurance Underwriters of the Canadian Indemnity Company	H. B. Macdonald	Calgary	Fire, Automobile, Burglary, Guarantee, Forgery, Inland Transportation, Plate Glass, Accident, Sickness, Inland Marine, Sprinkler Leakage, Liability, Personal Property, Fraud, Falling Aircraft, Civil Commotion, Property Damage.
Winnipeg Fire Underwriters' Agency of the Home Insurance Company of New York	J. O. Miller	Calgary	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Burglary, Insurance against loss of or damage to property resulting from an earthquake, Explosion, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Tornado, Weather, Insurance against direct loss or damage to property by airplanes, airships and/or other aerial crafts or objects falling therefrom and by automobiles or other motor vehicles.

FRATERNAL OR MUTUAL BENEFIT SOCIETIES LICENSED UNDER THE ALBERTA INSURANCE ACT

AS AT DECEMBER 31, 1939

Name of Society	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Aid Association for Lutherans	Robert J. Lumley	Calgary	Fraternal Life, Total Permanent Disability, Double Indemnity.
Ancient Order of Foresters	W. T. M. Little	Calgary	Sickness, Funeral Benefits.
Ancient Order of United Workmen of the Canadian North- West	A. V. Evans	Calgary	Fraternal Life.
Canadian Order of Foresters	Edward Brice	Edmonton	Fraternal Life and Sick Benefits.
First Slovak Mutual Benefit Society in Canada	Steve Lehosky	Coleman	Sickness, Disability, Funeral Benefits.
Grand Council of the Catholic Mutual Benefit Association of Canada	Eneas McCormick	Calgary	Fraternal Life and Sickness.
Grand Orange Lodge of British America	Robert J. Edgar	Calgary	Fraternal Life.
Independent Mutual Benefit Federation	John Novotny	Lethbridge	Sick and Funeral Benefits.
Independent Order of Foresters	Percy W. Abbott	Edmonton	Fraternal Life with Sick Benefits.
Independent Order of Oddfellows, Manchester Unity	Charles A. Potter	Edmonton	Sick and Funeral Benefits.
Knights of Columbus	Wm. A. Wells	Edmonton	Fraternal Life.
Lutheran Brotherhood	Rev. C. S. Lystig	Edmonton	Fraternal Life and Disability.
Maccabees, The	James S. Green	Edmonton	Fraternal Life, Health and Accident.
Modern Woodmen of America	W. E. Deckard	Lacombe	Fraternal Life and Disability.
National Slovak Society of the United States of America	George Klesken	Bellevue	Fraternal Life.
Order of United Commercial Travelers of America	S. S. Savage	Calgary	Fraternal Benefits.
Polish Society for Brotherly Aid	I. Maciejowski	Coleman	Sickness, Accident, Funeral.
Sons of Norway, Supreme Lodge of	Sigurd Lefsrud	Viking	Fraternal Life.
Woman's Benefit Association	Mrs. Hilda A. Nimmo	Edmonton	Fraternal Beneficiary Insurance.

LIFE INSURANCE—PREMIUM INCOME ON ALBERTA BUSINESS, 1939

COMPANY	Net Contract Premium Income			Net Consideration for Annuities	Totals
	Ordinary	Industrial	Group		
Aetna Life Insurance Company	\$ 32,552.67	.....	\$ 14,263.48	\$ 236.66	\$ 47,052.81
Canada Life Assurance Company	465,949.30	.....	60,059.85	56,687.25	582,696.40
Commercial Life Assurance Company of Canada	163,696.94	.....	36,404.79	29,287.81	229,389.54
Confederation Life Association	298,328.63	.....	7,348.01	18,196.48	323,873.12
Continental Life Insurance Company	93,155.58	.....	.....	4,298.44	97,454.02
Crown Life Insurance Company	74,744.26	.....	.....	6,955.38	81,699.64
Dominion of Canada General Insurance Company	22,560.16	.....	371.97	22,971.29	22,971.29
Dominion Life Assurance Company	236,257.72	.....	165.00	29,094.99	265,517.71
T. Eaton Life Assurance Company	31,455.84	.....	.....	1,274.89	32,730.73
Empire Life Insurance Co. (Retired from Province Dec. 31, 1933)	30,278.03	.....	.....	629.87	30,907.90
Equitable Life Insurance Company of Canada (Retired from Province Dec. 31, 1934)	37,788.16	.....	.....	.....	37,788.16
Excelsior Life Insurance Company	129,939.01	.....	.....	13,750.40	143,689.41
Great-West Life Assurance Company	805,129.86	.....	34,624.73	31,795.55	871,550.14
Imperial Life Assurance Company of Canada	409,136.79	.....	2,037.79	46,851.21	458,073.79
London and Scottish Assurance Corporation, Limited (Retired from Province Dec. 31, 1934)	6,271.96	\$ 3,814.72	.....	.....	6,271.96
London Life Insurance Company	571,026.55	.....	37,637.23	17,907.36	630,385.86
Manufacturers Life Insurance Company	546,154.71	.....	761.61	27,879.19	574,795.51
Metropolitan Life Insurance Company	446,238.27	443,062.30	17,252.22	12,528.68	919,081.47
Monarch Life Assurance Company	122,706.79	.....	.....	23,079.16	145,785.95
Montreal Life Insurance Company	33,794.19	.....	1,757.39	1,197.03	36,748.61
Mutual Life Assurance Company of Canada	751,985.34	.....	6,484.80	21,187.93	779,658.09
National Life Assurance Company of Canada	55,432.95	.....	208.81	1,003.26	56,645.02
New York Life Insurance Company	311,567.58	.....	5,265.93	1,583.89	313,151.47
North American Life Assurance Company	405,626.61	.....	2,682.11	32,068.04	442,960.58
Northern Life Assurance Co. (Retired from Province Dec. 31, 1937)	49,848.58	.....	.....	54,448.47	54,448.47
Occidental Life Insurance Company	45,101.11	.....	273.60	1,917.78	45,374.71
Phoenix Assurance Company of London, England (Retired from Province Dec. 31, 1927)	1,270.33	.....	.....	.....	1,270.33
Prudential Insurance Company of America	310,193.42	418,099.14	2,385.78	2,509.00	728,169.34
Royal Insurance Company Limited of Liverpool	7,796.08	.....	.....	7,796.08	7,796.08
Saskatchewan Life Insurance Company	55,529.50	.....	.....	444.80	55,974.30
Sovereign Life Assurance Company of Canada	57,823.56	.....	.....	9,459.04	67,282.60
Standard Life Assurance Co. (Retired from Province Dec. 31, 1933)	9,519.20	.....	.....	9,519.20	9,519.20
Sun Life Assurance Company of Canada	1,025,447.16	.....	102,408.95	198,129.62	1,325,985.73
Travelers Insurance Company	117,682.64	.....	2,524.46	.....	120,207.10
Western Empire Life Assurance Company	(Returns not yet filed)	.....	.....	.....	.....
Western Life Assurance Company	30,586.74	.....	.....	.....	30,586.74
	\$7,792,626.22	\$ 864,976.16	\$ 334,918.51	\$ 584,974.89	\$9,577,495.78

LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ALBERTA, 1939

COMPANY	Death Claims			Matured Endow-ments	Surrender Values	Dividends	Other Payments	Totals
	Ordinary	Industrial	Group					
	\$	\$	\$	\$	\$	\$	\$	\$
Aetna	5,000.00		7,500.00	12,500.00	5,605.38	1,207.72	827.81	20,140.91
Canada	98,046.85		24,208.00	122,254.85	162,472.78	59,564.96	39,872.67	444,290.26
Commercial	34,965.54		10,045.81	45,011.35	38,406.00	40,513.42	7,651.48	141,356.90
Confederation	31,883.00		2,070.00	33,953.00	62,147.00	84,674.06	12,838.06	322,861.15
Continental	16,000.00			16,000.00	10,350.00	46,146.17	1,357.76	81,162.02
Crown	13,457.79			13,457.79	7,392.00	8,115.27	6,626.80	69,121.51
Dominion of Canada General	902.45			902.45	1,973.81	1,115.39	3,991.65	
Dominion Life	26,971.91		3,000.00	29,971.91	9,746.00	32,584.04	7,097.84	172,603.13
T. Eaton Life	7,608.60			7,608.60	6,196.91	1,644.25	705.00	16,654.76
Empire Life Insurance Co. (Retired from Province Dec. 31, 1933)	8,280.00			8,280.00	6,509.07	500.00		15,289.07
Equitable Life Insurance Co. (Retired from Province Dec. 31, 1934)	8,860.00			8,860.00	17,856.56	67.50	440.00	35,724.06
Excelsior	14,475.00			14,475.00	22,404.00	64,197.78	5,564.78	129,133.11
Great West	183,163.38		25,267.79	218,431.17	75,967.00	166,969.79	24,068.35	821,954.04
Imperial	73,941.40		1,000.00	74,941.40	51,814.00	147,224.01	25,243.43	372,892.34
London and Scottish (Retired from Province Dec. 31, 1934)	12,000.00			12,000.00	6,200.00	808.33		21,222.33
London	93,081.60	\$ 331.50	13,750.00	107,163.10	14,225.45	82,876.45	28,667.97	343,909.13
Manufacturers	89,824.85		525.00	90,349.85	112,915.26	80,907.63	25,065.54	498,632.96
Metropolitan	182,388.00	39,259.80	4,300.00	225,947.80	296,945.58	133,836.13	40,432.24	844,102.09
Monarch	23,868.85			23,868.85	6,141.00	48,284.80	9,002.28	100,460.25
Montreal	500.00			500.00	6,518.54	1,521.94	353.39	9,893.87
Mutual Life	144,403.25		4,000.00	148,403.25	309,252.51	174,880.33	29,852.20	807,003.00
National	24,123.00			24,123.00	29,689.52	13,697.59	2,245.94	74,256.05
New York Life	76,095.56			76,095.56	128,768.66	63,021.76	35,638.74	330,744.72
North American	82,047.06		4,154.00	86,201.06	65,345.00	175,751.93	15,620.99	430,252.22
Northern Life Assurance Co. (Retired from Province Dec. 31, 1937)	5,715.25		2,484.00	8,199.25	2,175.00	34,860.07	496.76	55,551.54
Occidental	16,909.00			16,909.00	1,000.00	565.95	10.00	22,850.92
Phoenix Assurance (Retired from Province Dec. 31, 1927)								
Prudential	45,605.59	34,542.53		80,148.12	1,633.55	109,107.39	11,921.12	2,672.55
Royal					98,967.69	247,074.09		547,218.41
Saskatchewan Life	500.00			500.00	4,375.49	2,985.91		22,152.65
Sovereign	9,099.23			9,099.23	4,000.00	9,559.07	1,356.27	16,912.06
Standard Life Assurance Co. (Retired from Province Dec. 31, 1933)	1,051.00			1,051.00	25,987.76	5,626.03	2,678.08	50,635.10
Sun Life	149,649.01		20,828.67	170,477.68	1,580.00	383.05	467.98	4,655.33
Travelers	52,822.11		1,428.00	54,250.11	125,388.46	224,339.80	68,105.83	973,777.38
Western Empire Life	(Returns not yet filed)				43,883.67		11,656.90	121,031.25
Western Life	5,002.55			5,002.55		2,885.60	100.00	17,806.90
	\$1,548,252.83	\$ 74,133.83	\$ 124,561.27	\$1,746,947.93	\$3,156,564.35	\$1,475,705.84	\$ 419,224.77	\$7,942,915.62

LIFE INSURANCE—EXHIBIT OF POLICIES IN ALBERTA, 1939

COMPANY	At end of 1938		Additions				Deductions								At end of 1939		Amount Re-insured		
			New Issued		Other Additions		Ceased by Death		Ceased by Maturity		Ceased by Surrender		Ceased by Lapse					Other Deductions	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount		No.	Amount
Aetna	369	\$ 2,140,801	67	\$ 148,801	7	\$ 53,091	3	\$ 14,000			15	\$ 34,430	15	\$ 31,500	11	\$ 50,618	399	\$ 2,212,145	
Canada	6,526	21,972,695	571	1,325,456	14	612,670	37	121,817	23	\$ 74,520	245	558,270	141	262,793	2	356,882	6,663	22,536,534	\$ 1,472,273
Commercial	4,215	7,240,653	612	700,243	52	243,296	12	31,901	37	39,406	104	170,333	432	418,551	105	320,383	4,189	7,203,618	13,000
Confederation	4,702	10,110,041	471	957,878	130	305,348	23	43,824	31	60,147	215	421,936	117	223,262	103	300,690	4,814	10,323,408	29,110
Continental	2,120	3,422,772	277	356,896	24	27,250	7	23,500	7	14,350	93	157,514	129	136,000	35	143,292	2,150	3,332,262	189,822
Crown	1,584	2,801,134	94	132,446	66	27,497	4	5,500	3	3,000	76	113,708	76	152,249	42	79,830	1,543	2,606,790	50,180
Dominion of Canada General	437	830,273	69	111,629	6	20,500	1	1,000			10	16,425	23	36,355	3	23,516	475	885,106	86,477
Dominion	3,673	8,259,842	446	879,347	15	77,834	11	18,500	13	24,105	169	371,780	74	190,174	2	33,092	3,865	8,579,372	199,890
T. Eaton Life	514	969,984	58	126,406	17	42,243	4	8,700	1	500	23	31,522	4	4,880	6	10,823	551	1,082,208	20,000
Empire Life Insurance Co. (Retired from Province Dec. 31, 1933)	996	1,249,023			7	13,244	7	7,550			22	23,463	4	6,000	2	6,334	968	1,218,920	
Equitable Life (Retired from Prov- ince Dec. 31, 1934)	718	1,609,294			5	7,500	3	9,860	5	8,500	29	63,608	1	1,000		7,751	685	1,526,075	28,114
Excelsior	2,157	4,445,027	308	452,712	112	235,001	12	14,445	17	22,404	126	205,417	124	209,913	92	177,275	2,206	4,503,286	93,200
Great-West	11,515	31,207,985	933	2,386,807	28	334,297	77	225,134	40	79,467	461	1,002,062	222	632,767	117	554,439	11,559	31,435,220	173,204
Imperial	6,035	13,096,124	459	878,613	123	287,231	39	86,516	25	53,900	217	449,553	123	196,129	138	345,200	6,075	13,130,670	359,074
London and Scottish (Retired from Province Dec. 31, 1934)	223	336,544				16,811	2	3,364	7	8,368	3	5,260			46		165	336,363	
London	5,698	21,415,254	430	1,949,662	233	1,230,373	22	110,044	15	13,909	220	580,507	173	524,491	170	1,084,333	5,761	22,282,005	441,523
Manufacturers	8,738	18,135,545	890	1,673,252	77	208,910	39	78,776	57	112,214	316	585,284	196	421,523	35	115,699	9,062	18,704,211	268,940
Metropolitan	54,547	27,322,410	4,709	2,670,030	1,300	1,476,183	276	223,282	779	153,055	2,658	801,108	899	555,174	1,533	1,400,086	54,411	28,335,918	
Monarch	2,512	4,322,112	266	549,612	16	43,029	7	14,697	2	6,141	93	153,866	138	240,727	3	61,832	2,551	4,437,490	46,848
Montreal	618	1,267,958	147	261,094	19	42,117			1	1,000	17	28,427	44	80,444	21	70,462	701	1,390,836	18,311
Mutual Life	10,861	25,566,776	658	1,328,259	301	868,137	54	147,262	69	122,743	388	970,503	214	436,079	267	867,896	10,828	25,218,689	280,595
National	1,073	2,144,083	1	5,458	16	39,952	10	25,123	2	2,500	60	117,107	5	13,500	14	28,594	999	2,002,669	81,994
New York Life	5,548	12,275,821	142	285,200	78	152,325	33	81,544	16	27,220	178	336,318	29	46,500	176	374,194	5,336	11,847,570	56,000
North American	6,034	13,451,600	445	908,289	30	110,435	33	86,331	38	63,748	246	463,872	143	264,112	15	118,524	6,034	13,473,737	117,766
Northern Life Assurance Co. (Retired from Province Dec. 31, 1937)	1,170	2,099,501			26	105,851	3	6,000	2	2,150	57	93,716	4	27,000	22	38,154	1,108	2,038,332	31,390
Occidental	700	1,450,327	178	578,656	16	37,345	14	22,000	3	6,000	14	27,708	75	184,175	19	64,545	769	1,761,900	
Phoenix Assurance (Retired from Province Dec. 31, 1927)	30	91,827					1	1,500	1	1,000	1	2,785	1	3,000	1	2,000	25	81,542	
Prudential	55,915	20,744,911	4,531	2,089,693	172	257,479	230	83,760	428	101,817	2,476	761,877	468	296,363	2,193	731,255	54,823	21,117,011	
Royal	158	368,541	10	22,154		120			5	22,506	6	13,960	5	6,738	9	5,360	143	342,251	
Saskatchewan Life	1,650	2,006,527	255	279,462	26	34,308	1	500	2	4,000	44	65,765	291	326,250		14,331	1,593	1,909,451	23,000
Sovereign	1,258	2,047,954	245	328,555	15	17,513	3	5,000	4	7,244	59	95,743	76	113,475		16,124	1,376	2,156,436	13,000
Standard Life Assurance Co. (Retired from Province Dec. 31, 1933)	126	397,402				7,912	1	1,051	1	1,000					3	13,652	121	389,611	
Sun Life	14,623	38,862,049	1,111	2,398,339	257	2,271,061	73	209,231	51	118,599	706	1,359,862	273	461,984	262	1,458,212	14,626	39,923,561	267,820
Travelers	955	4,910,327	86	558,333		121,606	12	48,800	5	11,500	28	170,200	9	53,000	12	161,800	975	5,144,966	6,012
Western Empire Life		(Returns not yet filed)																	
Western Life	1,128	1,461,329	371	469,360			3	5,750			19	28,750	332	329,827			1,145	1,566,362	22,500
	219,126	\$310,034,446	18,840	\$ 14,812,642	3,188	\$ 9,328,469	1,057	\$ 1,766,262	1,690	\$ 1,167,013	9,394	\$ 10,282,639	4,860	\$ 6,885,940	5,459	\$ 9,037,178	218,694	\$305,036,525	\$ 4,390,043

FRATERNAL SOCIETIES—SUMMARY FINANCIAL STATEMENT, 1939
(TOTAL BUSINESS OF SOCIETY)

Name of Society	Head Office in Canada	Total Admitted Assets	Total Accrued Liabilities	Total Premium Income	Total Disburse- ments
Aid Association for Lutherans	326 Mackay Street, Ottawa, Ont.	\$ 32,626,044.51	\$ 4,210,289.42	\$ 5,403,334.94	\$ 3,156,218.18
Ancient Order of Foresters	7 Gerrard Street West, Toronto, Ont.	443,806.56	1,502.86	35,530.33	41,508.37
Ancient Order of United Workmen of the Canadian North-West	208 McIntyre Block, Winnipeg, Man.	643,005.86	29,523.63	39,451.57	88,466.82
Canadian Order of Foresters	84 Market Street, Brantford, Ont.	18,738,986.61	169,002.75	767,618.60	1,220,066.95
Canadian Workmen of the World (Retired from Province December 31, 1937)	Woodmen of the World Building, London, Ont.	2,042,002.41	1,710,356.39	92,542.43	199,031.68
First Slovak Mutual Benefit Society in Canada	Coleman, Alberta	6,831.41	.....	38,812.39	31,980.98
Grand Council of the Catholic Mutual Benefit Association of Canada	354 St. Catherine Street E., Montreal, Que.	1,441,783.15	32,881.80	72,857.51	137,738.67
Grand Orange Lodge of British America	10 Berti Street, Toronto, Ont.	1,791,474.50	29,878.58	113,892.92	117,749.80
Independent Mutual Benefit Federation	274 College Street, Toronto, Ont.	16,404.66	1,823.51	35,700.33	34,216.35
Independent Order of Foresters	Bay and Richmond Streets, Toronto, Ont.	45,454,132.35	2,412,694.79	4,746,091.78	4,350,670.42
Independent Order of Oddfellows, Manchester Unity	236 Semple Ave. West, Kildonan, Winnipeg, Man.	52,363.84	.....	2,608.03	7,562.34
Knights of Columbus	49, 210, 836.64	730,048.73	.....	4,578,276.20	3,904,503.51
Lutheran Brotherhood	460 Main Street, Winnipeg, Man.	10,043,257.52	854,857.94	8,086,922.00	1,275,019.00
Lutheran Mutual Aid Society (Retired from Province December 31, 1937)	(Waverly, Iowa, U.S.A.)	10,630,360.96	9,577,595.10	1,906,242.20	1,145,264.43
Maccabees, The	137 Ornellette, Windsor, Ont.	54,948,122.13	1,485,172.92	6,501,578.43	9,594,058.12
Modern Workmen of America	247 Scotia Street, Winnipeg, Man.	85,640,603.61	1,770,620.73	19,040,177.85	16,962,710.24
National Slovak Society of the United States of America	Bellevue, Alberta	6,895,357.19	237,619.73	523,433.73	788,880.50
Order of United Commercial Travelers of America	171 Market Street West, Winnipeg, Man.	1,751,568.16	550,542.02	1,152,630.07	943,853.90
Polish Society for Brotherly Aid	Coleman, Alberta	1,581.48	.....	2,794.44	1,203.96
Sons of Norway	4342 West 13th Ave., Vancouver, B.C.	2,569,465.59	16,466.60	265,020.50	271,571.22
Woman's Benefit Association	Lock Box 234, Sarnia, Ont.	41,491,740.95	375,112.93	4,392,780.63	3,355,576.08
		\$366,439,730.09	\$24,195,990.43	\$57,800,296.88	\$47,627,851.52

FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS TO POLICYHOLDERS IN ALBERTA, 1939

Name of Society	Premiums (Including Dues)				Disbursements					
	Mortuary Funds	Sick and Funeral Funds	General Fund	Other Funds	Total	Mortuary Fund	Sick and Funeral Funds	General Fund	Other Funds	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Aid Association for Lutherans	2,944.22	581.23	614.19	204.02	3,762.43	746.79	302.32	107.86	70.30	924.95
Ancient Order of Foresters			170.47		751.70					302.32
Ancient Order of United Workmen of the Canadian North-West										
Canadian Order of Foresters	5,751.00		60.76		5,811.76	8,665.01		1,652.97		10,317.98
Canadian Woodmen of the World	14,155.87	1,050.12	2,408.08		17,614.07	17,493.81	966.85	3,662.91		22,123.57
First Slovak Mutual Benefit Society in Canada	131.16		62.00		193.16					
Grand Council of the Catholic Mutual Benefit Association of Canada		23,233.60	6,716.40	8,862.39	38,812.39		20,706.68	6,716.40	8,850.14	36,273.22
Grand Orange Lodge of British America	499.57		48.20		547.77	627.67		30.00		657.67
	3,989.33				3,989.33	3,998.60				3,998.60
Independent Mutual Benefit Federation		7,102.20	2,483.39		9,585.59			Not available		
Independent Order of Foresters	8,064.96	537.47		11.90	8,614.33	16,997.20				6,535.68
Independent Order of Oddfellows, Manchester Unity		309.20		41.70	350.90			1,836.76	25.96	17,579.09
Knights of Columbus	10,694.46		2,106.39		12,800.85	5,782.25		749.11		1,362.72
Lutheran Brotherhood	1,364.87		281.63	11.67	1,658.17	1,360.15		212.50		6,531.36
Lutheran Mutual Aid Society	2,567.82			666.90	3,234.72	608.58			31.36	1,572.65
Maccabees, The	7,189.00	92.00	2,535.00	558.00	10,374.00	764.00			78.00	639.94
Modern Woodmen of America	19,464.59		3,523.70	78.69	23,066.98	15,021.56		925.67		897.00
National Slovak Society of the United States of America	1,455.55	88.10		285.59	1,829.24					15,947.23
Order of United Commercial Travelers of America			1,845.44	5,526.81	7,372.25			2,030.58	2,225.79	4,256.37
Polish Society for Brotherly Aid		1,452.75	547.90	793.79	2,794.44			634.60	125.00	1,203.96
Sons of Norway	1,233.50		498.62		1,732.12	3,055.00		200.00		3,255.00
Woman's Benefit Association	3,996.09		1,282.23	785.95	6,064.27			2,541.18	116.00	2,657.18
	\$ 83,501.99	\$ 34,446.67	\$ 25,184.40	\$ 17,827.41	\$ 160,960.47	\$ 75,120.62	\$ 31,119.78	\$ 19,273.54	\$ 11,522.55	\$ 137,036.49

FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ALBERTA, 1939

Name of Society	Number at end of 1938		Additions				Deductions				At end of 1939				
	No. Amount		New Issued		Other Additions		Ceased by Death		Ceased by Maturity		Other Deductions				
			No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount			
Aid Association for Lutherans	133	\$ 140,000.00	2	\$ 2,000.00	10	\$ 8,250.00	...	...	...	...	14	\$ 15,265.00	131	\$134,985.00	
Ancient Order of United Workmen of the Canadian North-West	*148	205,594.00	14	16,000.00	...	...	2	\$ 3,000.00	...	...	39	45,000.00	121	173,594.00	
Canadian Order of Foresters	793	742,410.06	93	96,000.00	4	6,000.00	16	17,108.79	...	...	59	68,866.79	815	758,434.48	
Canadian Women of the World	10	10,670.00	...	...	...	98.00	...	...	...	...	...	...	10	10,768.00	
Grand Council of the Catholic Mutual Benefit Association of Canada	22	23,425.07	...	...	2	2,838.00	2	3,784.00	...	...	...	...	22	22,175.07	
Grand Orange Lodge of British America	117	123,468.25	1	2,000.00	...	704.50	...	...	...	...	4	2,716.75	114	123,456.00	
Independent Order of Foresters	*351	*433,266.00	...	...	2	2,000.00	7	6,653.00	...	...	10	15,850.00	336	412,763.00	
Knights of Columbus	434	682,650.00	21	22,000.00	12	20,450.00	4	4,000.00	...	...	39	61,850.00	424	659,250.00	
Lutheran Brotherhood	44	71,000.00	2	3,000.00	...	...	...	...	...	...	5	6,500.00	41	67,500.00	
Lutheran Mutual Aid Society	97	105,186.00	...	...	...	2,497.00	...	...	...	...	7	8,496.00	90	99,187.00	
Macabees, The	394	216,881.95	263	154,130.00	53	28,765.12	1	500.00	...	...	163	99,130.00	546	300,147.07	
Modern Woodmen of America	609	705,554.00	55	34,750.00	44	52,364.00	8	15,000.00	...	...	117	112,504.00	583	665,164.00	
National Slovak Society of the United States of America	199	159,519.00	4	1,750.00	4	2,000.00	...	...	...	...	14	11,250.00	193	152,019.00	
Sons of Norway	42	57,750.00	1	1,000.00	5	4,500.00	1	3,000.00	13	12,000.00	...	1,000.00	33	47,250.00	
Woman's Benefit Association	*375	*236,233.25	117	56,550.00	...	...	...	...	...	109	59,914.00	...	...	383	231,869.25
	3,768	\$3,913,607.58	573	\$389,180.00	136	\$130,466.62	41	\$ 53,045.79	13	\$ 13,000.00	581	\$508,646.54	3,842	\$3,858,561.87	

*Figure carried forward from previous statement differs due to corrections found necessary by Company.

FRATERNAL SOCIETIES—EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ALBERTA, 1939

Name of Society	Number at end of 1938		New Issued	Revived	Terminated by Death	Lapsed	Number at end of 1939
	No.	Amount					
Aid Association for Lutherans	2	...	2	...	...	...	4
Ancient Order of Foresters	70	...	...	...	1	1	68
Canadian Order of Foresters	283	...	15	...	5	26	267
First Slovak Mutual Benefit Society in Canada	506	...	96	49	2	...	649
Independent Mutual Benefit Federation	767	...	261	...	2	98	928
Independent Order of Foresters	102	...	...	...	...	5	97
Independent Order of Oddfellows, Manchester Unity	132	...	12	...	1	11	132
Lutheran Brotherhood	6	...	...	...	...	1	5
Macabees, The	3	...	8	...	...	2	9
Order of United Commercial Travelers of America	454	...	127	28	5	82	522
Polish Society for Brotherly Aid	...	...	40	...	2	...	38
	2,325	...	561	77	18	226	2,719

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES

TRANSACTIONING BUSINESS IN THE PROVINCE OF ALBERTA, 1939

NAME OF COMPANY	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %	Amount in Force at end of Year
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums				
JOINT STOCK:							
Acadia Fire Insurance Company	\$ 9,507.20	\$ 3,253.82	\$ 6,253.38	\$ 6,766.85	\$ 1,726.53	25.51	\$ 3,071,563.00
Aethia Insurance Company	11,188.97	36.41	11,152.56	15,715.02	6,052.76	38.52	2,602,240.00
Agricultural Insurance Company	4,651.16	546.67	4,104.49	5,048.33	613.10	12.14	369,920.00
Alliance Assurance Company, Limited	17,383.52	2,214.28	15,169.24	18,855.16	6,552.48	35.28	4,012,034.00
Alliance Insurance Company of Philadelphia	13,704.82	459.97	13,244.85	10,702.35	752.44	7.03	1,537,732.00
American Alliance Insurance Company	30,137.99	24,940.11	5,197.88	5,477.26	2,900.02	52.95	1,949,691.00
American Central Fire Insurance Company	9,142.40	6,190.03	2,952.37	3,285.39	742.13	22.59	2,298,162.00
American Home Fire Assurance Company	7,483.92	117.14	7,366.78	7,369.39	5,036.12	68.34	503,685.00
American Insurance Company of Newark, N.J.	3,842.60	787.34	3,055.26	3,570.87	458.82	12.85	1,060,248.00
Anglo-Scottish Insurance Company, Limited	5,916.31	1,786.02	4,130.29	4,873.26	959.78	19.69	1,731,956.00
Atlas Assurance Company, Limited	13,972.64	1,690.96	12,281.68	13,955.25	4,285.24	30.71	3,124,249.00
Baloise Fire Insurance Company, Limited	10,238.80	3.20	10,235.60	9,736.33	1,706.75	17.53	1,198,702.00
Baltimore American Insurance Company of New York	*2,361.77	* 186.38	*2,175.39	*3,719.95	*14,709.82	*395.43	*135,676.00
Beaver Fire Insurance Company	4,461.95	2,627.37	1,834.58	1,733.38	19.64	1.13	404,067.00
Bee Fire Insurance Company	5,487.98	334.79	5,153.19	5,660.25	4,157.97	73.46	704,037.00
Boston Insurance Company	6,367.16	885.86	5,481.30	5,966.70	877.66	14.71	925,732.00
British America Assurance Company	28,819.01	902.98	27,916.03	28,372.40	11,308.30	39.86	4,382,439.00
British Canadian Insurance Company	12,888.52	1,445.33	11,442.99	10,585.66	2,247.17	21.23	1,804,043.00
British Crown Assurance Corporation, Limited	16,556.62	1,095.55	15,461.07	17,309.56	5,454.65	25.73	4,925,950.00
British Empire Assurance Company	8,055.17	762.70	7,292.47	8,071.43	3,601.15	44.62	1,619,665.00
British and European Insurance Company, Limited	9,680.94	8,204.76	1,476.18	1,811.21	363.06	20.05	2,354,693.00
British General Insurance Company, Limited	6,714.35	3,023.89	3,690.46	3,685.49	947.66	25.71	1,882,231.00
British Law Insurance Company, Limited	3,584.28	1,085.10	2,499.18	2,218.29	663.26	29.90	515,078.00
British Northwestern Fire Insurance Company	14,626.50	4,066.30	10,560.20	12,073.94	2,429.03	20.12	4,213,583.00
British Oak Insurance Company, Limited	3,508.10	94.58	3,413.52	6,534.91	494.79	7.57	1,206,318.00
British Traders' Insurance Company, Limited	26,877.59	12,674.00	14,203.59	15,422.33	2,912.73	18.89	4,623,751.00
Caledonian-American Insurance Company	3,182.18	558.69	2,623.49	3,290.33	2,966.82	90.17	880,798.00
Caledonian Insurance Company	14,692.33	1,078.25	13,614.08	14,678.90	1,612.25	10.98	2,996,959.00
California Insurance Company of San Francisco	3,120.29	1,644.11	1,476.18	1,811.21	363.06	20.51	922,643.00
Canada Accident and Fire Assurance Company	14,343.61	6,224.60	8,119.01	8,445.09	2,069.86	24.51	3,957,003.00
Canada Security Assurance Company	21,296.90	7,020.46	14,276.44	13,607.24	3,468.01	25.49	2,305,654.00
Canadian Fire Insurance Company	47,905.05	7,027.43	41,097.62	47,201.05	8,287.60	17.55	10,222,625.00
Canadian General Insurance Company	20,186.73	8,904.22	11,282.51	10,381.48	1,183.80	11.40	2,991,100.00

Canadian Indemnity Company	20,408.51	12.50	20,396.01	21,782.43	4,015.21	18.43	3,294,862.00
Canadian Surety Company	3,548.99	711.60	2,837.39	2,816.21	347.84	12.35	706,389.00
Car and General Insurance Corporation, Limited	58,566.17	47,188.80	11,377.37	13,413.19	2,099.06	71.20	9,753,923.00
Casualty Company of Canada	5,446.65	2,146.02	3,300.63	5,267.52	3,750.63	658.815.00	1,358,496.00
Central Insurance Company, Limited	19,122.76	14,028.31	5,094.45	5,493.27	1,426.70	25.97	2,759,052.00
Century Insurance Company, Limited	11,390.92	5,233.67	6,157.25	6,084.01	1,153.29	18.95	2,759,052.00
Citizens' Insurance Company of New Jersey	4,842.00	2,952.26	1,889.74	2,301.79	244.16	10.61	404,223.00
City of New York Insurance Company	*6,609.91	*105.00	*6,504.91	*6,222.22	*1,068.71	*17.17	*1,066,786.00
(All re-insured with the Home Insurance Company of New York)							
Columbia Insurance Company of New York	6,706.82	4,622.36	2,084.46	2,255.56	575.53	25.52	1,156,478.00
Commercial Union Assurance Company, Limited	80,752.79	52,919.66	27,833.13	30,046.76	10,392.60	34.59	23,971,256.00
Connecticut Fire Insurance Company	16,097.95	6,711.25	9,386.70	10,405.75	2,046.51	19.67	2,617,158.00
Continental Insurance Company	22,419.85	3,018.00	19,401.85	21,288.77	3,612.53	16.97	5,408,779.00
Cornhill Insurance Company, Limited	12,066.46	154.40	11,912.06	11,196.72	3,335.49	29.79	2,542,969.00
Dominion of Canada General Insurance Company							
Dominion Fire Insurance Company	12,882.74	4,613.09	8,269.65	10,264.12	3,923.41	38.19	1,834,588.00
	19,174.56	2,763.84	16,410.72	17,899.66	3,497.38	19.54	5,639,594.00
Eagle Fire Company of New York							
Eagle Star Insurance Company, Limited	10,856.01	2,650.86	8,205.15	4,419.06	1,543.80	34.94	1,978,189.00
Employers' Liability Assurance Corporation, Limited	18,008.28	27.57	17,980.71	19,100.38	9,842.55	51.53	4,979,448.00
Ensign Insurance Company	19,595.91	3,125.36	16,466.55	19,403.06	6,537.91	33.69	4,749,380.00
Equitable Fire and Marine Insurance Company	7,652.72	984.87	6,667.85	7,371.26	1,461.31	19.82	2,172,931.00
Eureka-Security Fire and Marine Insurance Company	11,754.88	9,877.54	1,877.34	2,079.67	403.67	19.41	1,835,584.00
	9,457.12	5,260.15	4,196.97	4,940.63	1,613.77	32.66	882,773.00
Fidelity-Phenix Fire Insurance Company of New York							
Fire Association of Philadelphia	13,614.67	836.08	12,778.59	12,075.15	3,330.80	27.58	3,067,098.00
Fire Insurance Company of Canada	10,360.78	2,629.26	7,731.52	8,504.19	74.42	.17	1,959,078.00
	7,241.87	674.00	6,567.87	6,181.30	278.95	4.51	1,588,475.00
Fireman's Fund Insurance Company							
Firemen's Insurance Company of Newark, N.J.	858.33	6.15	864.48	897.30	313.73	34.96	available
First American Fire Insurance Company	6,279.65	24.60	6,255.05	6,131.94	713.78	11.64	1,568,222.00
First National Insurance Company of America	3,869.71	295.65	3,574.06	3,424.74	1,095.41	31.98	825,129.00
Franklin Fire Insurance Company of Philadelphia	12,511.89	12,511.89	*8,757.73	*9,670.77	*924.21	*9.55	*3,667,067.00
(All re-insured with the Home Insurance Company of New York)							
General Accident Assurance Company of Canada	*8,757.73						*1,056,560.00
General Accident, Fire and Life Assurance Corporation, Limited	7,599.33	1,113.41	6,485.92	6,939.79	2,426.36	34.96	939,470.00
General Fire Insurance Company of Paris	25,263.48	3,023.27	22,240.21	24,758.15	2,414.50	9.75	3,151,463.00
General Insurance Company of America	11,805.15	4,126.20	7,678.95	8,499.45	2,822.34	33.20	1,150,060.00
Gilard Fire and Marine Insurance Company	57,144.41	337.14	56,807.27	55,729.67	12,231.75	21.95	14,696,236.00
Globe Indemnity Company	3,740.51	17.10	3,723.41	3,449.24	944.52	27.38	773,439.00
Globe Insurance Company	12,180.67	1,695.37	10,485.30	11,400.31	5,469.91	47.98	1,883,613.00
Grain Insurance and Guarantee Company	17,839.58	6,368.05	6,866.57	6,866.57	1,783.40	25.97	1,698,120.00
Great American Insurance Company	147,720.14	6,514.94	141,205.20	141,751.16	18,751.18	13.23	12,586,683.00
Guardian Assurance Company, Limited, of London, England	55,594.82	8,357.43	47,237.39	49,610.47	26,274.58	52.96	3,411,166.00
Guardian Insurance Company of Canada	17,379.39	1,005.88	16,373.51	17,602.62	1,019.23	5.79	4,751,185.00
Guildhall Insurance Company, Limited	4,808.30	1,274.62	3,533.68	3,789.20	1,330.49	35.10	1,226,459.00
	4,165.02	1,664.49	2,500.53	2,871.56	524.84	18.28	598,802.00
Halifax Insurance Company							
Hartford Fire Insurance Company	59,659.54	1,084.55	58,574.99	33,517.98	10,743.50	32.05	6,514,303.00
	23,745.36	1,378.57	22,366.79	22,854.33	6,978.76	30.54	6,573,864.00

**ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS
IN THE PROVINCE OF ALBERTA, 1939—Continued**

NAME OF COMPANY	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %	Amount in Force at end of Year
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums				
Helvetia Swiss Fire Insurance Company, Limited	1,513.54	.....	1,513.54	1,354.43	8.75	.....	88,923.00
Home Assurance Company of Canada	7,865.65	.....	7,865.65	5,392.36	393.49	7.41	2,561.38
Home Insurance Company of New York	141,081.38	3,741.11	137,340.27	139,890.26	64,096.01	45.81	16,716,383.00
Homestead Fire Insurance Company	*18,815.98	* 938.87	*17,877.11	*8,574.23	*15,440.53	*180.08	*1,646,490.00
(All re-insured with the Home Insurance Company of New York)	23,635.60	15,667.36	7,968.24	8,592.02	3,231.53	25.97	2,124,829.00
Hudson Bay Insurance Company	7,598.63	3,429.71	4,168.92	4,511.10	1,151.02	25.52	1,496,085.00
Imperial Assurance Company	5,198.73	974.01	4,224.72	4,273.37	128.71	3.01	621,392.00
Imperial Guarantee and Accident Insurance Company of Canada	6,511.12	673.74	5,837.38	8,236.73	9,639.48	117.03	2,438,114.00
Insurance Company of North America	44,594.79	1,034.62	43,560.17	35,129.39	10,450.22	29.75	11,753,223.00
Law Union and Rock Insurance Company, Limited	22,276.57	1,695.30	20,581.27	23,869.90	19,142.52	80.20	4,610,599.00
Legal and General Assurance Society, Limited	7,083.89	610.36	6,473.53	8,406.97	3,948.18	46.96	1,805,838.00
Liverpool and London and Globe Insurance Company, Limited	88,048.44	38,784.14	49,264.30	50,859.45	11,392.82	22.40	13,543,763.00
Liverpool-Manitoba Assurance Company	34,516.59	24,327.70	10,188.89	10,986.52	2,853.43	25.97	*2,716,992.00
Local Government Guarantee Society, Limited	*15,491.88	*15,491.88	(All re-insured)	18,201.89	1,640.98	9.01	*2,487,187.00
London Assurance, The	17,911.50	1,816.09	16,095.41	12,694.11	3,311.04	26.08	2,577,822.00
London-Canada Insurance Company	7,768.14	5,385.51	12,382.63	12,694.11	3,311.04	26.08	5,143,496.00
London and County Insurance Company, Limited	6,476.53	570.96	5,905.57	7,384.15	261.93	3.55	774,179.00
London Guarantee and Accident Company, Limited	18,209.86	14,040.94	4,168.92	4,511.05	1,151.02	25.51	3,601,631.00
London and Lancashire Guarantee and Accident Co. of Canada	4,175.47	818.45	3,357.02	4,165.26	2,898.03	69.58	921,938.00
London and Lancashire Insurance Company, Limited	67,221.75	11,801.63	55,420.12	59,644.21	21,555.47	36.14	11,899,237.00
London & Provincial Marine and General Insurance Co., Limited	4,821.04	386.01	4,435.03	3,743.59	3,630.25	96.97	808,931.00
London and Scottish Assurance Corporation, Limited	9,629.66	2,286.08	7,343.58	7,964.78	177.72	2.23	1,896,160.00
Maryland Insurance Company	7,572.46	136.91	7,435.55	8,107.62	1,002.02	.....	2,214,510.00
Mercantile Insurance Company	9,447.91	1,809.11	7,638.80	7,859.29	4,539.77	57.76	1,482,498.00
Merchants and Manufacturers Insurance Company	13,157.09	244.52	12,912.57	21,195.20	3,429.78	16.18	2,548,765.00
Merchants' Marine Insurance Company, Limited	6,942.48	413.01	6,529.47	7,627.62	3,137.84	41.13	1,555,522.00
Merchants and Traders Assurance Company	*11,306.34	*11,306.34	(All re-insured)	10,292.08	2,245.17	21.81	1,199,384.00
Mercury Insurance Company	10,009.16	711.89	9,297.27	4,569.14	1,717.95	37.60	590,614.00
Michigan Fire and Marine Insurance Company	14,558.29	9,826.31	4,731.98	4,411.31	.....	.....	59,850.00
Milwaukee Mechanics' Insurance Company	792.66	.....	792.66	6,707.58	1,049.52	15.64	1,755,650.00
Motor Union Insurance Company, Limited	9,266.51	3,568.43	5,698.08	6,707.58	1,049.52	15.64	1,755,650.00
National-Ben Franklin Fire Insurance Company	8,895.28	71.04	8,824.24	9,619.03	737.90	11.67	2,037,455.00
Nationale Fire Insurance Company of Paris	3,330.75	1.57	3,332.32	3,727.13	66.57	1.79	685,046.00

National Fire Insurance Company of Hartford	4,846.21	405.38	4,440.83	6,297.44	3,463.60	55.00	1,354,540.00
National Liberty Insurance Company of America	*18,040.93	*	*18,040.93	*16,586.72	*3,707.29		1,976,468.00
(All re-insured with the Home Insurance Company of New York)							
National-Liverpool Insurance Company	9,425.59	4,331.14	5,094.45	5,493.27	1,426.70	25.37	1,358,496.00
National Provincial Insurance Company, Limited	14,052.20	8,354.12	5,698.08	6,722.60	1,049.54	15.61	2,798,024.00
National Security Insurance Company	6,632.05	288.20	6,343.85	6,404.77	1,846.46	28.83	741,835.00
National Union Fire Insurance Company	654.73		654.73	3,074.16	945.46	30.74	259,829.00
Newark Fire Insurance Company	9,341.79	3,863.63	5,478.16	5,906.50	1,534.19	25.97	1,460,818.00
New Brunswick Fire Insurance Company	*11,755.83	* 804.75	*10,951.08	*11,996.93	*8,828.83	*73.59	*901,291.00
(All re-insured with the Home Insurance Company of New York)							
New England Fire Insurance Company	8,403.61	7,221.11	1,182.50	1,149.38	429.49	37.45	147,652.00
New Hampshire Fire Insurance Company	11,759.02	1,470.90	10,288.12	10,560.93	1,826.59	17.29	2,108,894.00
New York Underwriters Insurance Company	8,881.20	4,586.97	4,294.23	4,993.71	903.75	18.10	1,119,933.00
Niagara Fire Insurance Company	8,209.41	439.16	7,760.25	8,126.91	1,553.45	19.11	2,240,199.00
North British and Mercantile Insurance Company, Limited	21,428.20	1,281.47	20,146.73	21,199.42	3,094.62	14.60	4,256,962.00
North Empire Fire Insurance Company	8,410.31	4,241.39	4,168.92	4,511.10	1,151.02	25.32	1,939,003.00
North River Fire Insurance Company	10,322.78	3,118.79	7,203.99	6,885.24	8,008.55	116.31	1,479,112.00
North West Fire Insurance Company	6,819.36	3,866.99	2,952.37	3,285.39	742.13	22.59	1,808,462.00
Northern Assurance Company, Limited	12,415.23	552.25	11,862.98	12,874.58	568.49	4.41	2,021,847.00
Northern National Insurance Company	13,143.91	550.28	12,593.63	13,613.35	3,349.93	24.61	3,557,660.00
Norwich Union Fire Insurance Society, Limited	45,396.01	8,106.30	37,289.71	40,803.22	9,414.07	23.07	7,005,924.00
Occidental Fire Insurance Company	8,690.47	1,691.66	6,998.81	7,904.35	3,241.78	41.01	1,992,674.00
Ocean Accident and Guarantee Corporation, Limited	21,451.91	13,332.90	8,119.01	9,799.37	1,830.86	18.68	5,875,845.00
Pacific Coast Fire Insurance Company	7,503.76	3,533.83	3,969.93	4,349.76	959.78	22.07	2,009,274.00
Pacific Fire Insurance Company	1,979.77		1,979.77	1,185.67	3.53	29	808,460.00
Palatine Insurance Company, Limited	20,332.19	11,475.09	8,857.10	9,588.99	2,243.39	23.40	5,637,432.00
Patriotic Assurance Company, Limited	12,159.38	1,419.28	10,740.10	10,791.92	2,334.49	21.63	1,920,499.00
Pearl Assurance Company, Limited	33,096.14	238.80	32,857.34	33,745.19	4,781.04	14.17	3,925,983.00
Phenix Fire Insurance Company of Paris	8,540.35	2,721.96	5,818.39	6,518.01	3,320.80	50.94	865,504.00
Philadelphia Fire and Marine Insurance Company	4,773.07	341.81	4,431.26	4,460.86	281.30	6.31	203,415.00
Phoenix Assurance Company of London, England	48,851.23	27,346.91	21,504.32	23,599.20	7,801.04	33.06	12,881,225.00
Phoenix Insurance Company of Hartford	34,182.98	18,467.61	15,715.37	17,358.40	3,347.13	19.28	4,899,617.00
Pioneer Insurance Company	16,431.81	11,949.68	4,482.13	4,833.01	1,255.23	25.97	1,195,215.00
Planet Assurance Company, Limited	12,738.25	6,390.16	6,348.09	6,912.22	3,049.59	44.12	1,877,776.00
Pool Insurance Limited	45,638.78	27,383.27	18,255.51	9,810.03			4,563.88
Providence Washington Insurance Company	8,447.95	1,262.64	7,185.31	7,502.36	957.31	12.76	1,304,256.00
Provincial Insurance Company, Limited	16,194.65	143.89	16,050.76	13,998.96	2,193.09	15.67	3,444,033.00
Prudential Assurance Company, Limited	23,299.32	4,860.79	18,438.53	19,922.41	8,902.06	44.68	4,192,229.00
Quebec Fire Assurance Company	8,463.56	3,316.16	5,147.40	5,636.61	439.67	7.80	2,099,987.00
Queen Insurance Company of America	34,476.99	11,523.83	22,953.16	24,772.89	6,415.64	25.90	6,190,810.00
Railway Passengers Assurance Company	3,208.09	412.61	2,795.48	2,901.12	731.21	25.20	591,579.00
Reliance Insurance Company of Canada	7,794.83	3,656.38	4,138.45	4,509.42	1,237.84	27.45	1,660,904.00
Royal Exchange Assurance Corporation	86,021.25	29,140.16	56,881.09	62,839.80	3,096.75	4.92	16,853,760.00
Royal Insurance Company, Limited	177,237.82	104,737.54	72,500.28	77,681.65	29,547.93	38.04	19,320,441.00
Royal Scottish Insurance Company, Limited	4,862.33	620.09	4,242.24	4,726.24	84.38	1.78	846,171.00

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS
IN THE PROVINCE OF ALBERTA, 1939—Continued

NAME OF COMPANY	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %	Amount in Force at end of Year
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums				
Scottish Canadian Assurance Corporation	13,180.91	4,226.28	8,954.63	12,151.48	6,898.39	56.76	1,282,440.00
Scottish Metropolitan Assurance Company, Limited	2,630.21	335.67	2,294.54	3,028.54	17.30	.57	530,926.00
Scottish Union and National Insurance Company	7,938.96	2.00	7,936.96	8,768.45	1,003.15	11.44	2,365,471.00
Sea Insurance Company, Limited	11,052.42	1,381.43	9,670.99	11,835.06	2,230.07	18.84	2,106,016.00
Security Insurance Company of New Haven, Connecticut	2,483.13	406.24	2,076.89	2,159.42	312.94	14.50	596,982.00
Security National Insurance Company	19,253.71	6,809.38	12,444.33	12,740.83	6,017.52	47.23	3,291,189.00
Sentinel Fire Insurance Company	18,623.60	17,441.10	1,182.50	1,142.29	429.49	37.60	147,652.00
South British Insurance Company, Limited	8,002.29	61.28	7,941.01	6,751.13	1,041.57	15.42	725,873.00
Springfield Fire and Marine Insurance Company	53,572.97	10,078.18	43,494.79	41,940.37	15,239.58	36.34	5,187,148.00
St. Paul Fire and Marine Insurance Company	15,801.43	2,840.72	12,960.71	13,921.38	5,296.51	38.04	1,380,040.00
State Assurance Company, Limited	9,270.22	3,572.14	5,698.08	6,700.87	1,049.33	15.66	1,432,808.00
Sun Insurance Office, Limited	25,946.88	1,841.37	24,105.51	27,361.29	17,676.93	64.61	7,863,604.00
Switzerland General Insurance Company, Limited	14,567.08	238.41	14,328.67	14,140.17	12,057.91	85.27	1,473,573.00
Toronto General Insurance Company	14,207.11	2,924.61	11,282.50	10,381.49	9,183.79	11.40	2,991,100.00
Travelers Fire Insurance Company	5,775.13	.....	5,775.13	8,662.11	3,662.36	42.28	903,285.00
Union Assurance Society, Limited	24,470.18	10,446.44	14,023.74	14,341.92	3,588.12	25.02	7,236,377.00
Union Fire, Accident and General Insurance Co. of Paris, France	8,339.12	.....	8,339.12	10,034.68	2,776.11	27.66	1,471,215.00
Union Insurance Society of Canton, Limited	39,236.98	15,013.42	24,223.56	27,837.42	4,613.48	16.57	6,255,210.00
Union Marine and General Insurance Company, Limited	6,199.73	2,030.81	4,168.92	4,117.23	1,151.02	27.96	1,677,552.00
United British Insurance Company, Limited	*4,481.53	*4,481.53	(All re-insured)	.....	.....	.....	*608,295.00
United Firemen's Insurance Company	3,388.37	1,303.91	2,084.46	2,255.56	575.50	25.51	782,389.00
Urbaine Fire Insurance Company of Paris, France	5,394.99	269.92	5,125.07	6,154.07	2,517.12	40.90	1,423,551.00
Wellington Fire Insurance Company	1,815.48	81.34	1,734.14	694.78	20.40	2.93	443,543.00
Westchester Fire Insurance Company	14,389.28	2,600.67	10,788.61	12,702.91	2,296.09	18.08	1,881,639.00
Western Assurance Company	18,879.24	3,043.32	15,835.92	18,072.98	13,903.40	76.93	4,162,064.00
World Fire and Marine Insurance Company	7,463.32	360.82	7,102.50	7,159.44	1,906.13	26.62	554,965.00
Yorkshire Insurance Company, Limited	21,298.74	3,469.71	17,829.03	19,543.22	6,071.99	31.06	2,946,190.00
RECIPROCAL EXCHANGES:							
Affiliated Underwriters	7,784.43	.....	7,784.43	8,841.72	1,250.29	12.70	1,645,000.00
American Exchange Underwriters	843.13	.....	843.13	744.38	3.29	.44	544,000.00

Canadian Reciprocal Underwriters	1,238.38	1,238.38	1,342.28	53.46	3.98	707,000.00 (Not available)
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	2,227.39	2,227.39	2,760.75	.....	.....	554,000.00
Fireproof-Sprinklered Underwriters	541.08	541.08	765.65	.....	.....	1,257,000.00
Individual Underwriters	1,404.60	1,404.60	2,240.35	54.20	2.42	257,797.00
Lumbermen's Underwriting Alliance	8,293.03	8,293.03	8,394.03	.....	.....	339,000.00
Metropolitan Inter-Insurers	820.03	820.03	1,622.59	158.13	9.75	2,199,000.00
New York Reciprocal Underwriters	3,730.40	3,649.28	3,958.85	106.55	2.69	2,269,398.00
Retail Lumbermen's Inter-Insurance Exchange	13,257.70	13,257.70	12,736.02	4,541.91	36.45	
MUTUALS (extra-provincial):						
Retail Lumbermen's Mutual Fire Insurance Company	1,405.15	1,288.50	116.65	.....	.....	1,097,400.00
Saskatchewan Mutual Fire Insurance Company	83,058.40	18,404.46	71,340.79	32,236.44	45.18	9,849,622.00
OTHER MUTUALS:						
Central Manufacturers' Mutual Insurance Company	3,160.00	3,160.00	3,778.17	129.74	3.43	400,625.00
Gore District Mutual Fire Insurance Company	10,686.23	309.78	10,376.45	3,452.67	46.84	793,812.00
Hardware Dealers' Mutual Fire Insurance Company	35,790.73	2,609.72	33,181.01	27,490.40	27.57	3,190,118.00
Mill Owners Mutual Fire Insurance Company of Iowa	53,437.20	2,124.61	51,312.59	50,908.00	10.30	3,764,721.00
Minnesota Implement Mutual Fire Insurance Company	37,090.79	2,803.15	34,287.64	28,401.09	25.36	3,202,995.00
National Retailers Mutual Insurance Company	2,464.96	223.92	2,241.04	48.11	3.95	300,498.00
Northwestern Mutual Fire Association	90,386.21	6,658.76	83,727.45	82,155.04	32.06	12,398,843.00
Portage La Prairie Mutual Insurance Company	65,305.83	65,305.83	60,004.06	28,950.11	48.25	9,379,745.00
United Mutual Fire Insurance Company	14,872.73	388.99	14,483.74	3,927.39	28.83	1,215,333.00
Wawanesa Mutual Insurance Company	201,482.31	10,442.00	191,040.31	189,472.05	27.58	43,816,940.00
Non-Marine Underwriters, Member of Lloyd's	111,441.45	.....	111,441.45	17,544.47	16.65	16,728,142.00
**ASSOCIATED NEW ENGLAND FACTORY MUTUALS:						
Manufacturers Mutual Fire Insurance Company	13,882.91	.....	13,882.91	.....	.....	1,791,400.00
	\$3,896,442.84	\$ 961,443.79	\$2,934,999.05	\$ 891,327.78	18.60	\$640,024,242.26

*Reinsurance figures not included in totals.

**For this class of insurer the columns should read: Cols. 1 to 3, "Premium deposits written"; Col. 4, "Net amount at risk"; Col. 6, "Ratio of net losses incurred to net amount at risk per \$100,000.00".

Figures in italics denote red ink figures.

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES TRANSACTIONING BUSINESS IN THE PROVINCE OF ALBERTA, 1939

NAME OF COMPANY	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums			
JOINT STOCK:						
Agricultural Insurance Company	\$ 364.03	.....	\$ 364.03	\$ 646.99	75.57	11.68
Alliance Assurance Company, Limited	1,665.30	.....	1,665.30	1,301.26	2,911.96	223.78
American Insurance Company of Philadelphia	1,778.21	.....	1,778.21	1,592.16	813.06	51.07
American Alliance Insurance Company	6,143.23	\$ 5,326.39	816.84	628.70	220.68	35.10
American Automobile Fire Insurance Company	2,334.52	.....	2,334.52	2,195.15	1,382.89	62.99
American Automobile Insurance Company	3,759.25	.....	3,759.25	3,254.81	1,902.37	58.44
Anglo-Scottish Insurance Company, Limited	2,075.77	916.87	1,158.90	1,020.92	371.17	36.35
Arex Indemnity Company	396.03	.....	396.03	271.50	.....	.....
Atlas Assurance Company, Limited	2,971.80	.....	2,971.80	2,181.41	480.45	22.02
Boston Insurance Company	178.25	.....	178.25	273.89	351.43	128.31
British America Assurance Company	12,161.85	.....	12,161.85	12,049.21	4,484.85	37.22
British Canadian Insurance Company	3,057.50	.....	3,057.50	2,887.45	730.51	.....
British Empire Assurance Company	1,740.61	.....	1,740.61	1,470.27	2,097.56	142.66
British General Insurance Company, Limited	3,187.41	1,100.91	2,086.50	1,516.24	1,239.34	81.74
British Law Insurance Company, Limited	3,848.03	.....	3,848.03	3,463.26	3,480.95	100.51
British Oak Insurance Company, Limited	411.04	.....	411.04	628.50	34.50	6.92
British Traders' Insurance Company, Limited	15,553.72	7,640.22	7,913.50	7,558.27	4,786.72	63.33
Caledonian Insurance Company	3,845.77	.....	3,845.77	3,289.55	3,979.08	120.96
Canada Accident and Fire Assurance Company	8,690.46	2,691.78	5,998.68	4,749.77	3,355.97	70.66
Canada Security Assurance Company	9,397.36	.....	9,397.36	9,187.49	3,053.72	33.24
Canadian Fire Insurance Company	7,411.09	.....	7,411.09	7,204.74	1,021.08	14.17
Canadian General Insurance Company	14,358.63	.....	14,358.63	16,767.50	5,741.99	34.24
Canadian Indemnity Company	27,471.04	10.37	27,460.67	29,014.26	13,928.84	48.00
Canadian Surety Company	9,702.57	.....	9,702.57	7,763.27	3,212.66	41.39
Car and General Insurance Corporation, Limited	4,651.70	.56	4,652.26	4,599.84	5,416.27	117.74
Casualty Company of Canada	23,878.02	9.32	23,868.70	22,574.36	11,253.28	49.85
Central Insurance Company, Limited	7.20	7.20	.....	.....	.....	.....
Century Insurance Company, Limited	1,290.55	21.36	1,179.19	1,041.21	371.17	35.64
Commercial Casualty Insurance Company	627.78	.....	627.78	385.21	21.98	5.71
Commercial Union Assurance Company, Limited	26,081.20	22,690.64	3,390.56	2,327.52	2,055.55	88.31
Continental Casualty Company	573.61	.....	573.61	218.57	196.80	90.04
Cornhill Insurance Company, Limited	5,624.31	.....	5,624.31	6,062.45	1,857.70	30.64

Dominion of Canada General Insurance Company	36,509.33	238.51	36,270.82	34,935.30	33,239.88	95.14
Dominion Fire Insurance Company	14,612.18	9,192.93	5,419.25	5,360.76	2,555.13	47.66
Eagle Fire Company of New York	5,824.26	29.23	5,824.26	3,722.51	1,548.22	49.59
Employers' Liability Assurance Corporation, Limited	34,300.46	.....	34,271.23	33,480.08	13,971.88	47.70
Fidelity Insurance Company of Canada	7,171.92	.....	7,171.92	12,411.57	6,823.46	54.98
Fidelity-Phoenix Fire Insurance Company of New York	30,347.19	.....	30,347.19	30,863.58	19,906.15	64.50
First National Insurance Company of America	*4,149.77	*4,149.77	re-insured (All)	* 771.97	* 398.55	*51.62
Franklin Fire Insurance Company of Philadelphia	(All re-insured with the Home Insurance Company of New York)					
General Accident Assurance Company of Canada	32,680.89	32,680.89	32,680.89	43,261.76	11,935.58	27.55
General Accident Fire and Life Assurance Corporation, Limited	16,259.12	16,259.12	16,259.12	14,623.90	15,350.45	104.96
General Casualty Company of America	21,868.90	21,868.90	21,868.90	18,923.25	8,360.52	44.18
General Casualty Insurance Corporation of Paris	9,910.86	9,910.86	9,910.86	9,693.81	5,496.53	56.70
General Exchange Insurance Corporation	102,941.12	102,941.12	102,941.12	93,495.67	53,193.26	56.89
General Insurance Company of America	22,122.51	22,122.51	22,122.51	18,755.13	7,212.61	38.46
Glens Falls Insurance Company	77,255.28	77,255.28	77,015.81	76,081.48	30,769.03	40.44
Globe Indemnity Company of Canada	15,673.56	15,673.56	8,514.39	7,944.95	445.55	5.61
Great American Indemnity Company	10,823.99	10,823.99	10,823.99	8,104.75	18,892.33	293.10
Great American Insurance Company	8,497.22	8,497.22	7,351.54	5,675.61	1,986.16	34.99
Guardian Insurance Company of Canada	12,039.35	12,039.35	12,039.35	12,175.10	6,656.37	54.66
Guildhall Insurance Company, Limited	1,145.20	1,145.20	1,145.20	1,024.02	1,211.85	118.34
Halifax Insurance Company	68,304.14	68,304.14	68,304.14	52,275.43	50,929.62	97.43
Harford Accident and Indemnity Company	3,437.51	3,437.51	3,311.29	3,311.29	380.91	11.50
Harford Fire Insurance Company	580.42	580.42	580.42	604.77	7.79	1.29
Home Insurance Company of Canada	15,705.22	15,705.22	15,705.22	12,089.09	6,617.57	54.74
Home Insurance Company of New York	64,804.52	64,804.52	64,804.52	55,169.62	30,841.31	55.90
Honestead Fire Insurance Company	*25,547.73	*25,547.73	*25,547.73	*22,558.84	*14,990.65	*66.45
Hudson Bay Insurance Company	(All re-insured with the Home Insurance Company of New York)					
Imperial Guarantee and Accident Insurance Company of Canada	* 853.48	* 853.48	re-insured (All)			
Imperial Insurance Office	4,945.33	4,945.33	4,945.33	3,654.00	1,379.33	37.75
Indemnity Insurance Company of North America	254.97	254.97	3,002.66	234.01	416.14	14.56
Insurance Company of North America	1,284.99	1,284.99	1,284.99	1,201.87	355.48	29.58
Law Union and Rock Insurance Company, Limited	5,886.26	5,886.26	5,886.26	6,561.30	3,614.47	55.09
Legal and General Assurance Society, Limited	14,704.73	14,704.73	4,857.30	4,572.95	543.13	11.88
Liverpool and London and Globe Insurance Company, Limited	9,441.60	9,441.60	9,441.60	8,957.75	98.11	10.95
Liverpool-Manitoba Assurance Company	3,525.91	3,525.91	5,603.68	5,603.68	3,718.48	66.36
London Assurance, The	1,483.91	1,483.91	20,947.54	20,343.42	9,102.46	44.54
London-Canada Insurance Company	1,330.24	1,330.24	2,673.04	2,673.04	1,143.02	50.79
London and County Insurance Company, Limited	22,277.78	22,277.78	9,337.81	8,771.05	3,262.90	37.20
London Guarantee and Accident Company, Limited	9,337.81	9,337.81	5,481.25	4,920.50	5,625.87	114.34
London and Lancashire Guarantee & Accident Co. of Canada	5,629.96	5,629.96	148.71			

**ABSTRACT OF RETURNS OF AUTOMOBILE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF
ALBERTA, 1939—Continued**

NAME OF COMPANY	Premium Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums			
London and Lancashire Insurance Company, Limited	\$ 816.25	\$	\$ 816.25	\$ 660.01	\$ 7,570.08	1,146.96
London & Provincial Marine and General Insurance Co., Limited	1,838.93	8.43	1,847.36	1,784.55	517.06	28.97
London and Scottish Assurance Corporation, Limited	1,424.77	.....	1,424.77	1,383.08	364.64	26.36
Maryland Casualty Company	1,249.28	.....	1,249.28	1,286.50	286.29	22.25
Merchants' Marine Insurance Company, Limited	452.36	.....	452.36	442.89	161.24	36.40
Merchants and Traders Assurance Company	*8,614.02	*8,614.02	.....	.....	.....	.....
Mercury Insurance Company	575.64	.....	575.64	601.87	107.57	17.87
Metropolitan Casualty Insurance Company	11,416.62	.....	11,416.62	10,755.73	6,654.21	61.87
Milwaukee Mechanics' Insurance Company	1,014.77	.....	1,014.77	619.52	535.52	86.44
Motor Union Insurance Company, Limited	4,208.83	.....	4,208.83	4,379.20	2,252.57	51.43
National-Ben Franklin Fire Insurance Company	3,896.81	.....	3,896.81	3,391.23	3,800.39	112.06
Newark Fire Insurance Company	939.00	42.05	896.95	846.85	311.24	36.75
North British and Mercantile Insurance Company, Limited	11,079.68	.....	11,079.68	10,427.10	8,013.99	76.86
Northern Assurance Company, Limited	8,227.15	.....	8,227.15	7,531.75	1,720.49	22.84
Northwestern National Insurance Company	3,735.54	.....	3,735.54	3,458.61	362.18	10.47
Norwich Union Fire Insurance Society, Limited	34,301.86	.....	34,301.86	30,872.04	13,912.43	45.06
Occidental Fire Insurance Company	2,367.91	236.79	2,131.12	1,808.88	2,099.18	116.05
Ocean Accident and Guarantee Corporation, Limited	31,283.73	19,547.19	11,736.54	12,802.16	6,813.90	53.22
Pacific Coast Fire Insurance Company	2,924.73	1,789.01	1,135.72	1,000.50	371.17	37.09
Palatine Insurance Company, Limited	3,168.91	1,864.85	1,304.06	1,519.27	606.21	39.90
Patriotic Assurance Company, Limited	12,247.43	61.40	12,186.03	10,124.65	981.74	9.69
Pearl Assurance Company, Limited	14,179.97	.....	14,179.97	13,389.58	16,689.97	124.65
Phoenix Assurance Company, Limited	16,795.88	.....	16,795.88	15,567.66	6,978.52	44.83
Provincial Insurance Company, Limited	119.92	.....	119.92	116.58	.....	.....
Prudential Assurance Company, Limited	12,166.81	.....	12,166.81	11,400.06	3,727.15	32.69
Queen Insurance Company of America	2,284.55	1,208.21	1,076.34	1,016.26	374.49	36.85
Railway Passengers Assurance Company	2,037.93	.....	2,037.93	2,364.92	1,329.49	56.22
Royal Exchange Assurance Corporation	5,894.98	2.04	5,897.02	5,694.11	9,211.14	161.76
Royal Insurance Company, Limited	26,904.64	16,178.90	10,725.74	10,183.23	804.11	7.90

Scottish Metropolitan Assurance Company, Limited	467.76	.....	467.76	457.24	18.74	4.10
Scottish Union and National Insurance Company	605.03	.....	605.03	643.65	72.41	11.25
South British Insurance Company, Limited	* 41.85	.....	.....	.....	.....	.....
St. Paul Fire and Marine Insurance Company	2,020.69	.....	2,020.69	5,790.33	1,948.40	33.64
St. Paul-Mercury Indemnity Company	842.03	.....	842.03	1,557.34	2,104.88	135.15
Sun Insurance Office Limited	7,895.03	8.54	7,886.49	7,031.74	3,362.02	47.81
Toronto General Insurance Company	3,538.92	6.11	3,532.81	7,674.74	437.04	5.69
Travelers Fire Insurance Company	565.03	.....	565.03	650.88	.....	.....
Travelers Indemnity Company	3,855.09	.....	3,855.09	3,812.57	2,460.82	64.54
Union Assurance Society, Limited	1,819.06	254.19	1,564.87	1,129.06	948.25	83.99
Union Fire, Accident and General Insurance Co. of Paris, France	13.89	5.80	8.09	1,111.67	6,064.32	545.51
Union Insurance Society of Canton, Limited	18,496.02	3,799.53	14,696.49	13,904.47	8,889.66	63.93
Union Marine and General Insurance Company, Limited	8,086.15	.....	8,086.15	7,124.32	2,510.98	35.24
United British Insurance Company, Limited	*3,595.22	*3,595.22	.....	.....	.....	.....
United States Fidelity and Guaranty Company	1,246.10	.....	1,246.10	2,474.38	4,438.31	179.32
Western Assurance Company	22,538.22	3,054.35	19,483.87	19,774.54	12,871.08	65.09
Yorkshire Insurance Company, Limited	9,891.11	228.47	9,662.64	9,629.48	2,419.95	25.13
Zurich General Accident and Liability Insurance Co., Limited	16,661.62	.....	16,661.62	17,196.48	18,367.06	106.81
EXTRA-PROVINCIAL MUTUALS:						
Saskatchewan Mutual Fire Insurance Company	63,594.14	32,136.42	31,457.72	33,625.05	22,245.70	66.15
OTHER MUTUALS:						
Central Manufacturers' Mutual Insurance Company	28.34	.....	28.34	592.72	8.00	1.34
Economical Mutual Fire Insurance Company	7,593.13	.....	7,593.13	7,853.47	5,633.51	71.75
Gore District Mutual Fire Insurance Company	1,187.00	137.99	1,049.01	633.22	1,088.05	166.37
Hardware Dealers' Mutual Fire Insurance Company	480.89	.....	480.89	429.30	613.85	142.98
Lumbermen's Mutual Casualty Company	6,848.42	.....	6,848.42	6,518.02	9,403.05	144.26
Minnesota Implement Mutual Fire Insurance Company	480.89	.....	480.89	429.30	613.85	142.98
National Retailers Mutual Insurance Company	1,534.80	.....	1,534.80	1,090.55	61.07	5.60
Northwestern Mutual Fire Association	2,111.77	3.70	2,111.77	2,164.13	22.60	1.04
Wawanesa Mutual Insurance Company	33,296.74	.....	33,300.44	26,893.29	14,095.03	52.41
Non-Marine Underwriters, Members of Lloyd's	103,402.80	.....	103,402.80	90,625.03	90,437.81	99.79
	\$1,430,571.58	\$ 153,926.74	\$1,276,644.84	\$1,210,123.48	\$ 747,254.14	61.75

*Reinsurance figures not included in totals.
 Figures in italics denote red ink figures.

ABSTRACT OF THE RETURNS OF HAIL INSURANCE COMPANIES TRANSACTIONING BUSINESS IN THE PROVINCE OF ALBERTA, 1939

Name of Company	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned, %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums			
Aetna Insurance Company	\$ 34,865.85	\$ 18,836.96	\$ 16,028.89	\$ 16,028.89	\$ 2,690.55	16.79
Alliance Insurance Company of Philadelphia	*8,423.04	*8,423.04		5,938.47	1,092.57	18.40
American Alliance Insurance Company	11,764.93	5,826.46		1,641.78	641.27	39.06
Bee Hail Insurance Company of Paris	1,773.21	131.43		8,665.07	1,575.90	18.19
Citizens Insurance Company of New Jersey	16,265.70	7,600.63		*8,176.10	*296.80	*36.30
City of New York Insurance Company	*8,176.10			Company of New York		
Connecticut Fire Insurance Company	26,099.88	19,296.77		6,803.11	1,182.59	17.38
Continental Insurance Company	26,948.40	855.95		26,092.45	6,138.17	23.52
Equitable Fire and Marine Insurance Company	7,949.45	6,588.83		1,360.62	236.52	17.38
Fidelity-Phoenix Fire Insurance Company of New York	13,007.51	691.19		12,316.32	2,577.68	20.93
First American Fire Insurance Company	4,949.54	233.00		4,716.54	2,655.51	56.30
Great American Insurance Company	61,257.44	7,811.26		53,446.18	9,833.09	18.40
Hartford Fire Insurance Company	8,665.06			8,665.06	1,575.89	18.19
Home Insurance Company of New York	23,908.04	390.95		23,517.09	2,064.40	8.77
Insurance Company of North America	51,958.14	14,751.18		37,206.96	8,564.79	23.02
London-Canada Insurance Company	*24,824.53	*24,824.53				
Maryland Insurance Company	8,837.65	10.00		8,827.65	2,834.98	32.11
Michigan Fire and Marine Insurance Company	11,802.30	8,081.61		3,720.69	869.06	23.36
New England Fire Insurance Company	26,995.99	26,065.82		930.17	217.27	23.36
Niagara Fire Insurance Company	3,973.79	180.50		3,793.29	443.10	11.68
Phoenix Insurance Company of Hartford	21,482.09	10,208.35		11,273.74	1,959.69	17.38
Providence Washington Insurance Company	12,423.32	2,704.56		9,718.76	1,689.37	17.38
Reliance Insurance Company of Canada	*6,994.93	*6,994.93				
Sentinel Fire Insurance Company	9,128.65	8,198.48		930.17	217.27	23.36
Springfield Fire and Marine Insurance Company	82,984.09	51,358.15		31,625.94	7,387.01	23.36
Westchester Fire Insurance Company	17,014.93	7,296.18		9,718.75	1,689.37	17.38
World Fire and Marine Insurance Company	21,837.84	659.77		21,178.07	6,000.07	28.33
	\$ 505,893.80	\$ 197,778.03	\$ 308,115.77	\$ 308,115.77	\$ 64,136.12	20.81

*Reinsurance figures not included in totals.

†Not licensed to transact, reinsurance only.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE CLASSES
OF INSURANCE IN THE PROVINCE OF ALBERTA, 1939

Name of Company	Accident		Sickness		Liability		Guarantee	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Alberta Life and Accident Insurance Company, Limited	\$ 19,286.75	\$ 3,522.73	(Combined)		\$		\$	
Alliance Assurance Company, Limited	29.75		10.00		.47		450.87	
Atlas Assurance Company, Limited		585.03			15.00	\$		
British America Insurance Company	1,640.28	177.22	602.10	\$ 332.90	3,116.51	467.15	2,778.51	\$ 31.95
British Canadian Insurance Company	295.85	162.30	58.70	100.00	1,425.87	25.00	260.25	
British Empire Assurance Company	1,153.06	349.00	549.44	82.50	1,212.69	35.70	459.00	
British Northwestern Fire Insurance Company	38.00	123.89	106.97					
Canada Accident and Fire Insurance Company	1,016.38	504.52	480.20	698.93	298.10		2,351.30	7,285.28
Canada Security Assurance Company	504.52	23.33	6.65	175.00	1,576.08	25.00	5,050.75	482.72
Canadian Fire Insurance Company	2,945.17	859.46	(Combined)		349.94		3,436.69	402.29
Canadian General Insurance Company	785.13	48.75	(Combined)		8,505.83	555.07	12,954.56	1,181.10
Canadian Indemnity Company	7,161.71	2,180.21	4,276.44	2,811.42	1,799.48	444.84	28,588.46	4,044.71
Canadian Surety Company					268.98	210.80	6,057.06	137.24
Car and General Insurance Corporation, Limited	137.20				735.10	5.00	144.25	
Casualty Company of Canada	5,054.13	3,751.91	(Combined)					
Commercial Union Assurance Company, Limited	2,236.19	746.24	1,288.24	1,752.15	917.35			
Confederation Life Association	4,024.42	1,402.75	(Combined)					
Continental Casualty Company	64,851.47	18,734.11	64,755.68	16,341.37	263.43			
Dominion of Canada General Insurance Company	19,899.49	16,892.70	(Combined)		2,238.05	17.00		
Economical Mutual Fire Insurance Company	4,432.22	4,246.05	(Combined)					
Employers' Liability Assurance Corporation, Limited	7,429.09	1,388.74	5,451.17	1,015.32	6,467.37	4,823.68	7,165.64	297.14
Fidelity and Casualty Company of New York	22.82				5.82			
Fidelity Insurance Company of Canada	298.98		64.25	81.70	3,290.47	556.85	4,122.95	5,560.01
General Accident Insurance Company of Canada	17,684.31	7,627.10	(Combined)		19,447.67	2,386.01	10,036.23	16,309.63
General Accident Fire and Life Assurance Corporation, Limited	851.63	454.71	233.13	62.40	2,164.63	47.73		
General Casualty Company of America					619.35	97.75		
General Casualty Insurance Company of Paris	379.71		124.23	70.50	806.99	158.99	37.10	214.66
Globe Indemnity Company of Canada	2,949.93	171.62	2,083.05	1,290.21	890.86	163.25	950.93	214.66
Grain Insurance and Guarantee Company							20,747.15	4,004.87
Guarantee Company of North America	387.83	58.50	158.82		179.20	70.00	2,213.39	315.73
Guardian Insurance Company of Canada	133.93	268.57	84.89	307.15	10.05		1,484.10	455.63
Guildhall Insurance Company, Limited	1,471.44	33.00	252.22		3,602.64	375.00	476.70	
Halifax Insurance Company	32.36				38.60			
Hartford Accident and Indemnity Company			(Combined)					
Horne Assurance Company of Canada	48,694.43	20,706.49	1,250.92	272.33	192.98	22.00	7,309.04	196.35
Imperial Guarantee and Accident Insurance Company of Canada	2,266.27	612.64			156.12	120.25	787.44	850.00
Indemnity Insurance Company of North America	459.75	16.07			55.89			
Law Union and Rock Insurance Company, Limited	977.18	77.92	1,052.61	281.96	98.92	9.15		
Legal and General Assurance Society, Limited					101.26	17.70	246.71	24.29
Liverpool and London and Globe Insurance Company, Limited	364.99	18.62	231.45	144.25				

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE CLASSES
OF INSURANCE IN THE PROVINCE OF ALBERTA, 1939—Continued

Name of Company	Accident		Sickness		Liability		Guarantee	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
London Assurance, The	\$ 419.09	\$ 244.14	\$ 255.17	\$ 28.56	\$ 2,056.63	\$ 92.92	\$ 3,601.93	\$ 333.08
London Guarantee and Accident Company, Limited	4,099.35	1,550.71	(Combined)	(Combined)	664.52	232.55	313.04	
London and Lancashire Guarantee and Accident Company of Canada	1,477.70	628.67	628.54	94.80	696.69	800.00		
London Life Insurance Company	66,720.95	47,799.55	(Combined)	(Combined)		742.70		
London and Provincial Marine and General Insurance Co., Limited	586.00	57.00	(Combined)	(Combined)	971.99			
Lumbermen's Mutual Casualty Company	3.15				354.04			
Maryland Casualty Company	125.59	51.42	(Combined)	(Combined)	65.25	55.00	83.94	16.00
Merchants and Traders Assurance Company					90.50		2,088.05	1,175.00
Metropolitan Casualty Insurance Company	228.03	36.00	10.20		1,037.02	156.98		
Metropolitan Life Insurance Company	8,554.62	3,790.00	(Combined)	(Combined)				
Motor Union Insurance Company, Limited	67.23							
Mutual Benefit Health and Accident Association	38,741.14	18,240.11	(Combined)	(Combined)				
Non-Marine Underwriters, Members of Lloyd's	8,686.19	5,220.05	(Combined)	(Combined)	3,835.27	44.90	4,935.64	548.14
North British and Mercantile Insurance Company, Limited	1,770.00	395.82	1,833.80	400.45	432.50	56.25	27.25	
Northern Assurance Company, Limited	290.00	21.43	12.00		2,134.25	83.75	126.38	
Norwich Union Fire Insurance Society, Limited	1,074.53		162.72	175.38	4,227.73	638.35	1,752.75	326.69
Occidental Fire Insurance Company					45.62	56.25		
Ocean Accident and Guarantee Corporation, Limited	2,203.67	1,321.53	540.74	545.28	750.90	406.85	260.74	4,570.49
Pearl Assurance Company, Limited					636.53		1,039.19	
Phoenix Assurance Company, Limited of London, England	267.05		227.20	550.00	847.11	412.90	467.67	
Protective Association of Canada	17,057.69	9,087.54	(Combined)	(Combined)			82.50	
Prudential Assurance Company, Limited	12,219.44	6,850.78	(Combined)	(Combined)	900.15	136.25	415.00	2,033.94
Railway Passengers Assurance Company	746.52	1,716.94	397.27	89.73	482.84	19.75		
Royal Exchange Assurance Corporation	218.09				2,617.58	271.35	9,280.08	508.18
Royal Insurance Company, Limited	2,822.11	161.69	1,971.62	1,221.95	894.58	174.70	910.05	203.55
Sun Insurance Office, Limited	1,026.88	167.79	399.36	27.69	333.95		122.50	
Toronto General Insurance Company	354.72	65.00	(Combined)	(Combined)	8,066.71	194.75	2,461.19	1,000.00
Travelers Indemnity Company					160.87	398.12		
Travelers Insurance Company	16,099.31	4,040.63	4,744.52	5,744.78	2,592.78	21.34		
Union Assurance Society, Limited	31.76		2.77		30.00			
Union Insurance Society of Canton, Limited	3,472.04	520.56	3,681.99	412.00	3,206.38	5,848.53	2,210.60	2,237.04
Union Marine and General Insurance Company, Limited	730.25	887.80	472.50	8.00	493.57		278.75	262.80
United States Fidelity and Guaranty Company	3,864.21	747.86	659.79	859.32	1,624.91	2,868.23	7,366.34	10,189.54
Wawanesa Mutual Insurance Company					94.86			
Western Assurance Company	1,048.48	1,880.00	336.30	509.50	988.70		74.89	
Yorkshire Insurance Company, Limited	1,275.30		(Combined)	(Combined)	693.40	938.75		
Zurich General Accident and Liability Insurance Company, Limited	742.64	167.50	276.89	11.40	1,090.16	6,686.78		
	\$420,884.50	\$190,137.90	\$ 99,714.54	\$ 35,471.75	\$112,491.61	\$ 30,405.23	\$157,135.43	\$ 58,195.89

Figures in italics denote red ink figures.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1939

Name of Company	Theft		Plate Glass		Personal Property		Miscellaneous					
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses				
Acadia Fire Insurance Company					\$	33.66	\$	2.95	\$	12.58	\$	11.38
Aetna Insurance Company						209.40		342.30		4,349.51		3,336.52
Alliance Assurance Company, Limited											33.39	
Alliance Insurance Company of Philadelphia											3,360.88	366.35
American Alliance Insurance Company						128.22		16.79			72.21	58.15
American Insurance Company						209.09					4,076.53	4,104.64
Atlas Assurance Company, Limited	\$	22.50	\$	136.20							15.00	23.00
Automobile Insurance Company of Hartford											30.71	
Baltimore American Insurance Company						*2,130.09		*130.60			*419.98	*723.46
(All re-insured with the Home Insurance Company of New York)												
Boiler Inspection and Insurance Company of Canada											7,728.21	476.69
Boston Insurance Company	624.19	\$	191.45	\$							2,359.51	2,243.01
British America Assurance Company	261.52	2.05	317.44								3,894.56	1,473.40
British Canadian Insurance Company	624.50	247.50	115.35	114.83								
British Empire Insurance Company												
British Law Insurance Company, Limited						11.67						
British Northwestern Fire Insurance Company	128.25		61.15			27.50					41.03	
British Traders Insurance Company, Limited											330.69	298.60
Canada Accident and Fire Assurance Company	401.59		1,356.53			3.00					13.75	
Canada Security Assurance Company	1,087.82	25.70	372.32	97.50							1,576.44	
Canadian Fire Insurance Company	232.25		332.02	474.48				10.50			59.61	
Canadian General Insurance Company	4,224.33	1,967.30	622.92	549.19		959.89		262.00			4,325.62	1,158.74
Canadian Indemnity Company	3,354.10	741.97	1,087.79	540.93		779.25		100.00			4,144.38	2,098.68
Canadian Surety Company	1,068.69	573.70	574.71	102.34							142.45	49.35
Casualty Company of Canada	3,017.53	1,131.30	843.13	709.24							159.04	43.58
Century Insurance Company, Limited			13.15			11.22		.98			4.20	3.79
Columbia Insurance Company	9.00	32										
Commercial Casualty Insurance Company	60.95		200.89			19.00					38.40	
Commercial Union Assurance Company, Limited						21.38					1,410.10	2,991.04
Connecticut Fire Insurance Company											6.00	
Continental Casualty Company	129.71	178.30	43.57	75.36		647.53		421.25			511.93	67.78
Continental Insurance Company											111.18	
Dominion of Canada General Insurance Company	2,443.22	381.23	1,191.08	1,332.14								
Dominion Fire Insurance Company			943.61	572.91								
Eagle Fire Company of New York											60.00	
Eagle Star Insurance Company, Limited			83.98	67.69		83.05					2,098.30	6,811.00
Employers' Liability Assurance Corporation, Limited	2,184.10	1,036.71	968.12	334.45		4.28					21.30	
Equitable Fire and Marine Insurance Company											281.41	598.20
Fidelity Insurance Company of Canada	422.93	1,630.64	193.92	69.42								

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1939—Continued

Name of Company	Theft		Plate Glass		Personal Property		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Fidelity-Phenix Fire Insurance Company of New York					\$ 1,546.05	\$ 224.50	\$ 440.58	\$ 78.55
Fire Association of Philadelphia							408.06	5.01
Fireman's Fund Insurance Company							14.96	
First American Fire Insurance Company					6.00		50.00	
General Accident Assurance Company of Canada	\$ 4,002.92	\$ 1,650.58	\$ 1,697.10	\$ 595.60	1,175.31	440.60	11,082.57	25,639.49
General Accident Fire and Life Assurance Corporation, Limited	382.53	157.14	339.29	253.10	468.64	22.44	91.60	5.75
General Casualty Company of America	694.03	479.00	893.02	707.98				
General Casualty Insurance Company of Paris	245.43		37.09	79.56				
General Insurance Company of America					140.50	8.40	1,611.72	899.02
Glens Falls Insurance Company					28.34		34.75	2.26
Globe Indemnity Company of Canada	982.55	269.15			226.97	29.87	247.02	18.78
Grain Insurance and Guarantee Company	6,907.90	2,319.12	351.96	98.30				
Great American Indemnity Company							822.98	
Great American Insurance Company					1,153.96	151.06	1,824.31	523.63
Guardian Insurance Company of Canada	453.13	201.46	329.27	119.91	10.00		560.50	
Guildhall Insurance Company, Limited	5.00		885.24	78.00	11.67		6,131.94	1,971.59
Halifax Insurance Company	686.33				3,072.80	1,727.50	3.88	
Hardware Dealers Mutual Fire Insurance Company	122.14		30.09	202.56	48.09		167.37	
Hartford Accident and Indemnity Company							1,741.72	755.01
Hartford Fire Insurance Company					20.00		2,897.74	2,100.00
Hartford Live Stock Insurance Company								
Home Assurance Company of Canada			45.67	28.39			3,759.96	2,444.35
Home Insurance Company of New York					2,319.12	212.60	83.90	
Homestead Fire Insurance Company							2.91	
Imperial Assurance Company	65.70	398.66						
Imperial Guarantee and Accident Insurance Company of Canada	5.00		938.14	452.08			96	
Imperial Insurance Office	2,303.07	261.26	2,142.04	1,174.00			1,295.12	1,015.00
Indemnity Insurance Company of North America							5,302.80	1,554.08
Insurance Company of North America							188.39	
Law Union and Rock Insurance Company, Limited	158.80		39.65	147.98				
Legal and General Assurance Society, Limited	52.65		647.10	207.33	26.00			
Liverpool and London and Globe Insurance Company, Limited	109.17	29.91	39.11	11.04	1,074.11	119.50	118.72	75.08
London Assurance, The	29.25	48.00					106.00	
London Guarantee and Accident Company, Limited	933.38	867.14	751.93	272.76	112.20	9.85	1,579.82	37.95
London and Lancashire Guarantee and Accident Company of Canada	508.03	642.59	653.22	433.68			2,162.41	242.26
London and Lancashire Insurance Company, Limited							65.40	2,259.20
London and Provincial Marine and General Insurance Co., Limited	514.27							

(All re-insured with the Home Insurance Company of New York)

